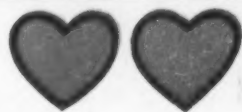


# THE SATURDAY EVENING POST

An Illustrated Weekly Magazine  
Founded A. D. 1791 by Benj. Franklin

FEBRUARY 15, 1908

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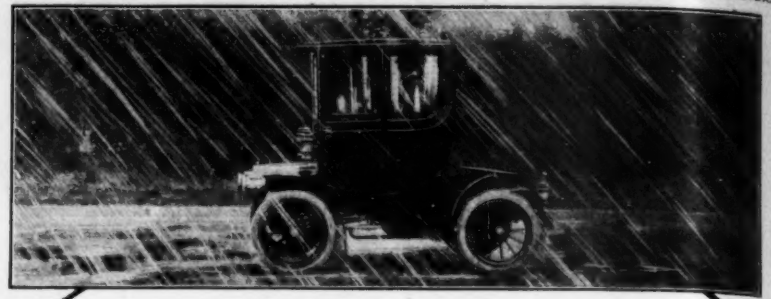
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We have started thousands of boys all over the country in a profitable business on their own account. We will do the same thing for you. We want a boy to represent

## THE SATURDAY EVENING POST

In every town. The work can be done after school hours on Thursdays and Fridays, and on Saturdays. It is pleasant, as well as profitable, and it gives a boy a splendid business training under pleasant conditions.

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Wherever the doctrine goes that a dollar **SAVED** is a dollar **EARNED**, there you'll find the **UNDERFEED FURNACE**. From Maine to California and Manitoba to Mexico, delighted hundreds have learned, during winter terms in the School of Experience, that there is one warm air furnace which declares an annual dividend. The

### Peck-Williamson Underfeed Furnace

### Saves 1/2 to 2/3 of Coal Bills

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an exclusive argument which cannot be successfully met by any other furnace man between the poles!

The border-directory which forms a part of this announcement presents just a few of our Underfeed Dealers—leaders in their community—who are Underfeed Apostles of Household Economy.

The Underfeed assures more **clean, even heat** at a **smaller outlay** for coal than any other furnace ever made. **Cheapest** slack yields as much clean heat as **most expensive** anthracite. Fed from below, the Underfeed Twentieth Century Way, with all the fire on top—smoke and gases, wasted in other furnaces, cannot escape but **must** pass thru the flame, are thus consumed and turned into heat units.

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From all points of the compass voluntary testimonials have come to us emphasizing the worth of the Underfeed. Here are extracts from four on most important points:

#### DURABILITY

Eli Marvin, Frankfort, Ind., writes an inquirer:

"As to the cost of repairs that you inquired about, will say that this, I believe, is the fifth season my furnace has been used, and it has not been necessary to even renew the grate, which is usually the first part to give out in a furnace."

#### ECONOMY

C. H. Lee, of the Lee-Radtke Hardware Co., Baraboo, Wis., writes:

"If any one had told me what could be done with the Underfeed Furnace, I would not have believed it to be possible. It is certainly a wonderful furnace. I shall cut my fuel bill in half or less, and this is not hot air, either."

#### EFFICIENCY

E. H. Hooper, of Cumberland Falls, Maine, writes:

"You installed an Underfeed during coldest weather on 60 days' trial. I paid you in 30 to show my appreciation for efficiency, economy, cleanliness, pure healthy heat. You make no boast when you call it the Famous Underfeed Furnace."

#### CLEANLINESS

Dr. H. E. Ramsey of Allegheny, Pa., writes:

"Two of my neighbors with expensive hot water systems nearly always have a volume of smoke coming out of their chimneys equal to a small Rolling Mill. I think your furnace the best on the market—clean and economical."

We will be glad to send **FREE** to all interested, our Underfeed Booklet, illustrating this furnace marvel, and a lot of fac-simile letters of appreciation. We also give you heating plans and services of our Engineering Department. Write to-day, giving name of local dealer with whom you prefer to deal.

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Let me tell you the name of this man and many others who are making from \$5 to \$25 a day profit, making these Miracle Concrete Sewer Pipe and Drain Tile on my **Miracle Pipe Molds**. Write me today. I'll answer you personally and make you a special proposition if you START NOW where you live. No experience is necessary. It won't cost you a cent to investigate. My free book tells all about



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our styles over and compare our prices before you purchase. Write today for the **FREE CATALOGUE**.

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CHAS. A. THOMPSON, 71 Main St.  
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If you ever want a recommended use me. I have a valuable mare, she had a bad bog spavin. I applied *Save-the-Horse* twice, hitched her to runabout, and have driven her every day and no one could ever tell she had any such trouble. Everyone here said I would never be able to use her again, she was so lame, but now as frisky as a colt. My neighbor is using *Save-the-Horse* at my recommendation and it is doing the business. Respectfully, W. H. COOPER, D.D.S., Petersburg, Va. Enclosed \$5, send me another bottle of "Save-the-Horse." It's O. K. I took a very unsightly splint off one of my horses and it never left a scar.

**\$5.00** a bottle, with legal written guarantee or contract. Send for copy, booklet and letters from business men and trainers on every kind of case. **Permanently cures Spavin, Thoroughpin, Ringbone** (except low), **Curb, Splint, Capped Hock, Windpuff, Shoe Rot, Injured Tendons** and all Lameness. No scar or loss of hair. Horse works as usual. Dealers or Express Paid. **Troy Chemical Company, Binghamton, N. Y.**

## MENNEN'S BORATED TALCUM TOILET POWDER

**A Positive Relief For**  
**Chapped Hands, Chafing and all skin troubles.** "A little higher in price perhaps than imitations, but a reason for it." Delightful after shaving and after bathing. Sold everywhere, or mailed on receipt of 25c. Get Mennen's (the original). Sample free.

**Gerhard Mennen Company, Newark, N. J.**

## SIX PER CENT

The conservative management of this bank, together with its large capital, assures ample security for all deposits. Write for booklet "S."

## FIRST TRUST & SAVINGS BANK

CAPITAL \$100,000.00 BILLINGS, MONT.

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## Mandy Lee Incubator

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# The Editor's Column

## THE SATURDAY EVENING POST

421 to 427 Arch Street, Philadelphia

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## A Brief History

THE SATURDAY EVENING POST is the oldest journal of any kind that is issued to-day from the American press. Its history may be traced back in a continuous, unbroken line to the days when young Benjamin Franklin edited and printed the old Pennsylvania Gazette. In nearly one hundred and eighty years there has been hardly a week—save only while the British Army held Philadelphia and patriotic printers were in exile—when the magazine has not been issued.

During Christmas week, 1728, Samuel Keimer began its publication under the title of the Universal Instructor in all Arts and Sciences and Pennsylvania Gazette. In less than a year he sold it to Benjamin Franklin, who, on October 2, 1729, issued the first copy under the name of the Pennsylvania Gazette. Franklin sold his share in the magazine to David Hall, his partner, in 1765. In 1805 the grandson of David Hall became its publisher. When he died, in 1821, his partner, Samuel C. Atkinson, formed an alliance with Charles Alexander, and in the summer of that year they changed the title of the Gazette to THE SATURDAY EVENING POST.

## A Strange Business Duel

**The Partners**, a five-part serial by Stewart Edward White, is the most extraordinary story of business published in recent years. Of it Mr. White writes that it is one of the strangest duels known to business history. On the one hand were opposed all the subtleties, all the ruses and expedients known to the mind of a highly trained financier. On the other were deployed the magnificent resources of strength, energy, organization and combative spirit that animate the pioneer's soul.

It has all the fascination of Stewart Edward White's earlier stories of the woods; the toil, the danger of lumbering; the humor and the tragedy of it. But it is greater than Mr. White's earlier work.

## The Queen of the South Seas

A series of stories by a new writer, Beatrice Grimshaw, which we published a year or more ago, under the title of *Vaiti of the Islands*, attracted marked attention. It will be remembered that Vaiti married the King of the coffee-brown Lialian race and proceeded to rule him and his subjects with an imperious hand. But marriage is not always the end of a love story. As Queen, Vaiti's adventures really begin, with the result that we offer our readers a new series of South Sea stories that have had no counterpart since Stevenson's *The Wrecker* and *Treasure Island*. Of the four that we have in type, *The Dead Ship* seems to us incomparably the best short story of the South Seas that has been written since Stevenson's death. The series is called *Vaiti the Queen*, and the first story, *The House on the Lagoon*, will appear next week.

## THE STORY OF BANKING BY MAIL

and the reasons why this favorably known bank pays

4 Per Cent Interest are graphically told in this new book which we have just published. It will be sent free to any one interested in the subject. Please ask for Book "A."

**The Cleveland Trust Company**

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Capital, \$2,500,000.00  
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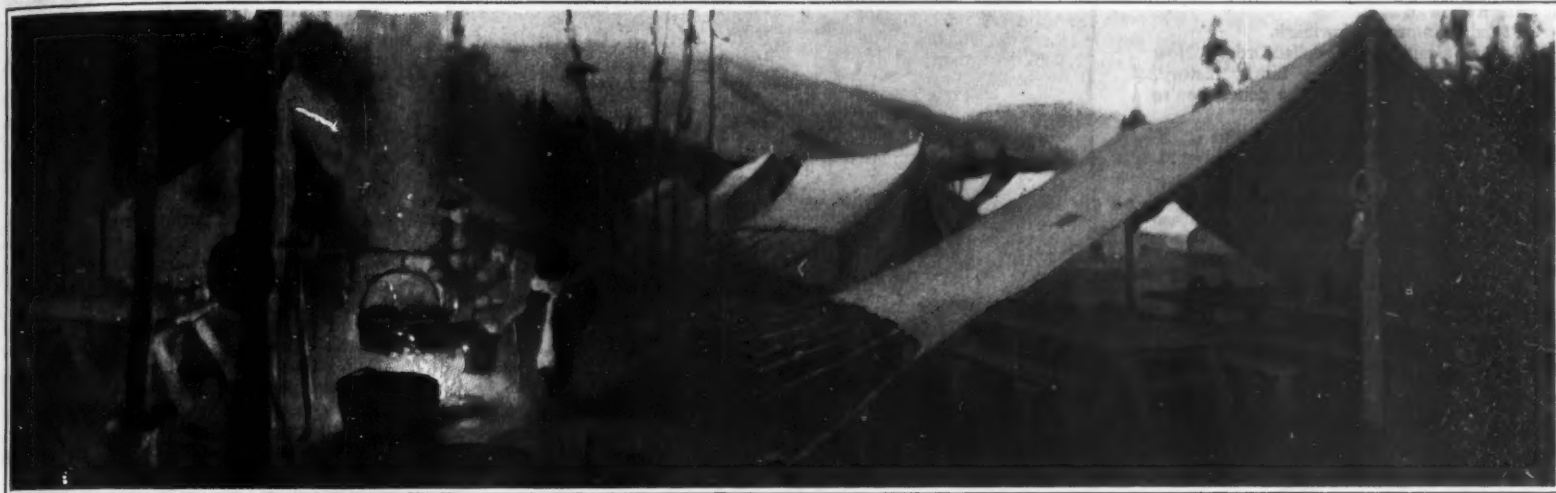
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## THE PARTNERS



**N**EWMARK followed the work of the log drive with great interest. All day long

he tramped back and forth, on jam one day, on rear the next. He never said much, but watched keenly, and listened to the men's banter both on the work and about the evening's fire as though he enjoyed it. Gradually the men got used to him, and ceased to treat him as an outsider. His thin, eager face, his steel-blue, inquiring eyes behind the glasses, his gray felt hat, his lank, tense figure in its gray became a familiar feature. They threw remarks to him, to which he replied briefly and dryly. When anything interesting was going on, somebody told him about it. Then he hurried to the spot, no matter how distant it might be. He used always the river trail; he never attempted to ride the logs.

He seemed to depend most on observation, for he rarely asked any questions. What few queries he had to proffer he made to Orde himself, waiting sometimes until evening to interview that busy and good-natured individual. Then his questions were direct and to the point. They related generally to the advisability of something he had seen done; only rarely did they ask for explanation of the work itself. That Newmark seemed capable of puzzling out for himself.

Orde heard no more of Newmark—and hardly thought of him—until over two weeks later. In the mean time the riverman, assuming the more conventional garments of civilization, lived with his parents in the old Orde homestead at the edge of town. This was a rather pretentious two-story brick structure, in the old, solid, square architecture, surrounded by a small orchard, some hickories, and a garden. Orde's father had built it when he arrived in the pioneer country from New England forty years before. At that time it was considered well out in the country. Since then the town had crept to it, so that the row of grand old maples in front shaded a stone-guttered street. A little patch of corn opposite and many still vacant lots above placed it, however, as about the present limit of growth.

Jack Orde was the youngest and most energetic of a large family that had long since scattered to diverse cities and industries. He and Grandpa and Grandma Orde dwelt now alone in the big, echoing, old-fashioned house, save for the one girl who called herself the "help" rather than the servant. Grandpa Orde, now above sixty, was tall, straight, slender. His hair was quite white, and worn a little long. His features were finely chiseled and aquiline. From them looked a pair of piercing, young, black eyes. In his time Grandpa Orde had been a mighty breaker of the wilderness; but his time had passed, and with the advent of a more intensive civilization he had fallen upon somewhat straitened ways. Grandma Orde, on the other hand, was a very small, spry old lady, with a small face, a small figure, small hands and feet. She dressed in the then usual cap and black silk of old ladies. Half her time she spent at her housekeeping, which she loved, jingling about from cellar to attic storeroom, seeing that Amanda, the "help," had everything in order. The other half she sat in a wooden "Dutch" rocking-chair by a window overlooking the garden. Her silk-shod feet rested neatly side by side on a carpet-covered hassock, her back against a gay tapestried cushion. Near her purred big Jim, a Maltese rumored to weigh fifteen pounds. Above her twittered a canary.

And the interior of the house itself was in keeping. The low ceilings, the slight irregularities of structure peculiar to the rather rule-of-thumb methods of the earlier builders, the deep window embrasures due to the thickness of the walls, the unexpected passages leading to unsuspected rooms, and the fact that many of these apartments

### By Stewart Edward White

AUTHOR OF THE BLAZED TRAIL

ILLUSTRATED BY N. C. WYETH

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were approached by a step or so up or a step or so down—these lent to it a quaint, old-fashioned atmosphere enhanced

further by the steel engravings, the antique furnishings, the many-paned windows, and all the belongings of old people who have passed from

a previous generation that was untouched by modern ideas.

Newmark, reappearing one Sunday afternoon at the end of the two weeks, was apparently bothered. He examined the Orde place for some moments; walked on beyond it; finding nothing there, he returned, and after some hesitation turned in up the tar sidewalk and pulled at the old-fashioned wire bell-pull. As it was Amanda's afternoon out, Grandma Orde herself answered the door.

At sight of her fine features, her dainty lace cap and mitts, and the stiffness of her rustling black silk, Newmark took off his gray felt hat.

"Good-afternoon," said he. "Will you kindly tell me where Mr. Orde lives?"

"This is Mr. Orde's," replied the little old lady.

"Pardon me," persisted Newmark; "I am looking for Mr. Jack Orde, and I was directed here. I am sorry to have troubled you."

"Mr. Jack Orde lives here," returned Grandma Orde. "He is my son. Would you like to see him?"

"If you please," assented Newmark gravely, his thin, shrewd face masking itself with its usual expression of quizzical cynicism.

"Step this way, please, and I'll call him," requested his interlocutor, standing aside from the doorway.

Newmark entered the cool, dusky interior, and was shown to the left into a dim, long room. He perched on a mahogany chair and had time to notice the bookcases with the white owl atop, the old piano with the yellowing keys, the haircloth sofa and chairs, the steel engravings and the two oil portraits, before Orde's large figure darkened the door.

"Oh, it's you, Mr. Newmark!" cried Orde, in his hearty way, and holding out his hand. "I'm glad to see you. Where you been? Come on out of there. This is the 'company place.'" The two passed out a side door and back into the remains of the old orchard.

"It's pretty nice here under the trees," said Orde. "Sit down and light up. Where you been for the last couple of weeks?"

"I caught Johnson's drive and went on down river with him to the lake," replied Newmark, thrusting the offered cigar into one corner of his mouth, and shaking his head at Orde's proffer of a light.

"You must like camp life."

"I do not like it at all," negatived Newmark emphatically, "but the drive interested me. It interested me so much that I've come back to talk to you about it."

"Fire ahead," acquiesced Orde.

"I'm going to ask you a few questions about yourself, and you can answer them or not, just as you please."

"Oh, I'm not bashful about my career," laughed Orde.

"How old are you?" inquired Newmark abruptly.

"Thirty."

"How long have you been doing that sort of thing—driving, I mean?"

"Off and on, about six years."

"Why did you go into that particular sort of thing?"

Orde selected a twig and carefully threw it at a lump in the turf.

"Because there's nothing ahead of shoveling but dirt," he replied with a quaint grin.

"I see," said Newmark, after a pause. "Then you think there's more future to that sort of thing than the sort of thing the rest of your friends go in for—law, and wholesale groceries, and banking and the rest of it?"

"There is for me," replied Orde simply. "Yet you're merely river-driving on a salary at thirty."

Orde flushed slowly, and shifted his position. "Exactly so—Mr. District Attorney," he said dryly.

Newmark started from his absorption in his questioning and shifted his unlighted cigar.

"Does sound like it," he admitted. "But I'm not asking all this out of idle curiosity. I've got a scheme in my head that I think may work out big for us both."

"Well," assented Orde reservedly, "in that case—I'm foreman on this drive because my outfit went kerplunk two years ago and I'm making a fresh go at it."

"Failed?" inquired Newmark.

"Partner skedaddled," replied Orde. "Now if you're satisfied with my family history, suppose you tell me what the deuce you're driving at."

He was plainly restive under the cross-examination to which he had been subjected.

"Look here," said Newmark, abruptly changing the subject, "you know that rapids up river flanked by shallows where the logs are always going aground?"

"I do," replied Orde, still grim.

"Well, why wouldn't it help to put a string of piers down both sides with booms between them to hold the logs in the deeper water?"

"It would," said Orde.

"Why isn't it done, then?"

"Who would do it?" countered Orde, leaning back more easily in the interest of this new discussion. "If Daly did it, for instance, then all the rest of the drivers would get the advantage of it for nothing."

"Get them to pay their share."

Orde grinned. "I'd like to see you get any three men to agree to anything on this river."

"And a sort of dam would help at that Spruce Rapids?" "Sure. If you improved the river for driving she'd be easier to drive. That goes without saying."

"How many firms drive logs on this stream?"

"Ten," replied Orde, without hesitation.

"How many men do they employ?"

"Driving?" asked Orde.

"Driving."

"About five hundred; a few more or less."

"Now suppose," Newmark leaned forward impressively—"suppose a firm should be organized to drive all the logs on the river. Suppose it improved the river with necessary piers, dams and all the rest of it so that the driving would be easier. Couldn't it drive with less than five hundred men, and couldn't it save money on the cost of driving?"

"It might," agreed Orde.

"You know the conditions here. If such a firm should be organized and should offer to drive the logs for these ten firms at so much a thousand, do you suppose it would get the business?"

"It would depend on the driving firm," said Orde. "You see, mill-men have got to have their logs. They can't afford to take chances. It wouldn't pay."

"Then that's all right," agreed Newmark, with a gleam of satisfaction across his thin face. "Would you form a partnership with me, having such an object in view?"

Orde threw back his head and laughed with genuine amusement.

"I guess you don't realize the situation," said he. "We'd have to have a few little things like distributing booms, and tugs, and a lot of tools and supplies and works of various kinds."

"Well, we'd get them."

It was now Orde's turn to ask questions.

"How much are you worth?" he inquired bluntly.

"About twenty thousand dollars," replied Newmark.

"Well, if I raise very much more than twenty thousand cents I'm lucky just now."

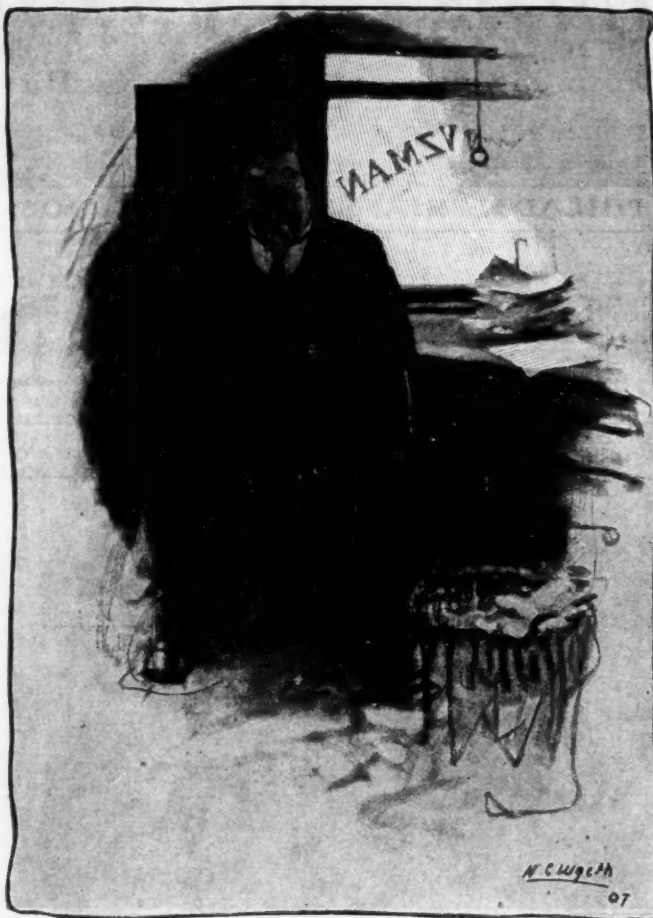
"How much capital would we have to have?" asked Newmark.

Orde thought for several minutes, twisting meditatively the petal of an old apple-blossom between his strong, blunt fingers.

"Somewhere near seventy-five thousand dollars," he estimated at last.

"That's easy," cried Newmark. "We'll make a stock company—say a hundred thousand shares. We'll keep just enough between us to control the company—say fifty-one thousand. I'll put in my pile; and you can pay for yours out of the earnings of the company."

"That doesn't sound fair," objected Orde.



A Very Rotund, Cautious Person of German Extraction

"You pay interest," explained Newmark. "Then we'll sell the rest of the stock to raise the rest of the money."

"If we can," interjected Orde.

"I think we can," asserted Newmark.

Orde fell into a brown study, occasionally throwing a twig or a particle of earth at the offending lump in the turf. Overhead the migratory warblers balanced right-side up or upside-down, searching busily among the new leaves, uttering their simple calls. The air was warm and soft and still; the sky bright. Fat hens clucked among the grasses. A feel of Sunday was in the air.

"I must have something to live on," said he thoughtfully, at last.

"So must I," said Newmark. "We'll have to pay ourselves salaries, of course, but the smaller the better at first. You'll have to take charge of the men and the work and all the rest of it; I don't know anything about that. I'll attend to the incorporating and the routine; and I'll try to place the stock. You'll have to see first of all whether you can get contracts to drive the logs."

"How can I tell what to charge them?"

"We'll have to figure that very closely. You know where these different drives would start from, and how long each of them would take?"

"Oh, yes; I know the river pretty well."

"Well, then, we'll figure how many days driving there is for each, and how many men there are, and what it costs for wages, grub, tools—we'll just have to figure as near as we can to the actual cost, and then add a margin for profit and for interest on our investment."

"It might work out all right," admitted Orde.

"I'm confident it would," asserted Newmark, "and there'd be no harm figuring it all out, would there?"

"No," agreed Orde; "that would be fun, all right."

At this moment Amanda appeared at the back door and waved an apron.

"Mr. Jack!" she called. "Come in to dinner."

Newmark looked puzzled and, as he arose, glanced surreptitiously at his watch. Orde seemed to take the summons as one to be expected, however. In fact, the strange hour was the usual Sunday custom in the Redding of that day, and had to do with the late-church freedom of Amanda and her like.

"Come in and eat with us," invited Orde. "We'd be glad to have you."

But Newmark declined.

"Come up to-morrow night, then, at half-past six for supper," Orde urged him. "We can figure on these things a little. I'm in Daly's all day, and hardly have time except evenings."

To this Newmark assented. Orde walked with him down the deep-shaded driveway with the clipped privet

hedge on one side, to the iron gate that swung open when one drove over a projecting lever. There he said good-by.

A moment later he entered the long dining-room. There Grandpa and Grandma Orde were already seated. An old-fashioned service of smooth silver and ivory-handled steel knives gave distinction to the plain white linen. A teapot smothered in a "cozy" stood at Grandma Orde's right. A sirloin roast on a noble platter awaited Grandpa Orde's knife.

Orde dropped into his place with satisfaction.

"Shut up, Cheep!" he remarked to a frantic canary, hanging in the sunshine.

"Your friend seems a nice-appearing young man," said Grandma Orde. "Wouldn't he stay to dinner?"

"I asked him," replied Orde, "but he couldn't. He and I have a scheme for making our everlasting fortunes."

"Who is he?" asked Grandma.

Orde dropped his napkin into his lap with a comical chuckle of dismay.

"Blest if I have the slightest idea, Mother," he said. "Newmark joined us on the last drive. Said he was a lawyer and was out in the woods for his health. He's been with us, studying and watching the work, ever since."

Orde was up and out at six o'clock the following morning. By eight he had reported for work at Daly's mill, where, with the assistance of a portion of the river crew, he was occupied in sorting the logs in the booms. Not until six o'clock in the evening did the whistle blow for the shut-down. Then he hastened home to find that Newmark had preceded him by some few moments and was engaged in conversation with Grandma Orde. The young man was talking easily, though rather precisely and with brevity. He nodded to Orde, and finished his remark.

After supper Orde led the way up two flights of narrow stairs to his own room. This was among the gables, a chamber of strangely diversified ceiling which slanted here and there according to the demands of the roof outside.

"Well," said he, "I've made up my mind to-day to go in with you. It may not work out, but it's a good chance, and I want to get in something that looks like money. I don't know who you are, nor how much of a business man you are, or what your experience is, but I'll risk it."

"I'm putting in twenty thousand dollars," pointed out Newmark.

"And I'm putting in my everlasting reputation," said Orde. "If we tell these fellows that we'll get out their logs for them, and then don't do it, I'll be dead around here."

"So that's about a stand-off," said Newmark. "I'm betting twenty thousand on what I've seen and heard of you, and you're risking your reputation that I don't want to drop my money."

Orde laughed.

"And I reckon we're both right," he responded.

"Still," Newmark pursued the subject, "I've no objection to telling you about myself. New York born and bred; experience with Cooper & Dunne, brokers, eight years. Money from a legacy. Parents dead. No relatives to speak of."

Orde nodded gravely twice in acknowledgment.

"Now," said Newmark, "have you had time to do any figuring?"

"Well," replied Orde, "I got at it a little yesterday afternoon and a little this noon. I have a rough idea. He produced a bundle of scribbled papers from his coat pocket. "Here you are. I take Daly as a sample, because I've been with his outfit. It costs him to run and deliver his logs one hundred miles about ten dollars a thousand feet. He's the only big manufacturer up here; the rest are all at Monrovia, where they can get shipping by water. I suppose it costs the other nine firms doing business on the river from two to two-and-a-half a thousand."

Newmark produced a notebook and began to jot down figures.

"Do these men all conduct separate drives?" he inquired.

"All but Proctor and old Heinzman. They pool in together."

"Now," went on Newmark, "if we were to drive the whole river, how could we improve on that?"

"Well, I haven't got it down very fine, of course," Orde told him, "but in the first place, we wouldn't need so many men. I could run the river on three hundred easy enough. That saves wages and grub on two hundred right there. And, of course, a few improvements on the river would save time, which in our case would mean money. We would not need so many separate cook outfits and all



that. Of course that part of it we'd have to get right down and figure on, and it will take time. Then, too, if we agreed to sort and deliver we'd have to build sorting booms down at Monrovia."

"Suppose we had all that. What, for example, do you reckon you could bring Daly's logs down for?"

Orde fell into deep thought, from which he emerged occasionally to scribble on the back of his memoranda.

"I suppose somewhere about a dollar," he announced at last. He looked up a trifle startled. "Why!" he cried, "that looks like big money! A hundred per cent!"

Newmark watched him for a moment, a quizzical smile wrinkling the corners of his eyes.

"Hold your horses," said he at last; "I don't know anything about this business, but I can see a few things. In the first place, close figuring will probably add a few cents to that dollar. And then, of course, all our improvements will be absolutely valueless to anybody after we've got through using them. You said yesterday they'd probably stand us in seventy-five thousand dollars. Even at a dollar profit we'd have to drive seventy-five million before we got a cent back. And, of course, we've got to agree to drive for a little less than they could themselves."

"That's so," agreed Orde, his crest falling.

"However," said Newmark briskly as he arose, "there's good money in it, as you say. Now, how soon can you leave Daly?"

"By the middle of the week we ought to be through with this job."

"That's good. Then we'll go into this matter of expense thoroughly and establish our schedule of rates to submit to the different firms."

Newmark said a punctilious farewell to Mr. and Mrs. Orde.

"By the way," said Orde to him at the gate, "where are you staying?"

"At the Grand."

"I know most of the people here—all the young folks. I'd be glad to take you around and get you acquainted."

"Thank you," replied Newmark. "You are very kind. But I don't go in much for that sort of thing, and I expect to be very busy now on this new matter. So I won't trouble you."

## CHAPTER II

THE new partners, as soon as Orde had released himself from Daly, gave all their time to working out a schedule of tolls. Orde drew on his intimate knowledge of the river and its tributaries and the locations of the different rollways to estimate as closely as possible the time it would take to drive them. He also hunted up Tom North and others of the older men domiciled in the cheap boarding-houses of Hell's Half-Mile,

talked with them and verified his own impressions. Together he and Newmark visited the supply houses, got prices, obtained lists. All the evening they figured busily until at last Newmark expressed himself as satisfied.

"Now, Orde," said he, "here is where you come in. It's now your job to go out and interview these men and get their contracts for driving their next winter's cut."

"All right," agreed Orde; "I'll start in on Daly."

He did so the following morning. Daly swung his bulk around in his revolving office chair and listened attentively.

"Well, Jack," said he, "I think you're a good riverman, and I believe you can do it. I'd be only too glad to get rid of the nuisance of it, let alone get it done cheaper. If you'll draw up your contract and bring it in here I'll sign it. I suppose you'll break out the rollways?"

"No," said Orde. "We hadn't thought of doing more than the driving and distributing. You'll have to deliver the logs in the river. Maybe another year, after we get better organized, we'll be able to break rollways—at a price per thousand—but until we get a-going we'll have to rush her through."

Orde repeated this to his associate.

"That was smooth enough sailing," he exulted.

"Yes," pondered Newmark, removing his glasses and tapping his thumb with their edge. "Yes," he repeated.

"That was smooth sailing. What was that about rollways?"

"Oh, I told him we'd expect him to break out his own," said Orde.

"Yes, but what does that mean exactly?"

"Why," explained Orde with a slight stare of surprise, "when the logs are cut and hauled during the winter they are banked on the river-banks and even in the river channel itself. Then, when the thaws come in the spring, these piles are broken down and set afloat on the river."

"I see," said Newmark. "Well, but why shouldn't we undertake that part of it? I should think that would be more the job of the river drivers."

"It would hold back our drive too much to have to stop and break rollways," explained Orde.

The next morning they took the early train for Monrovia, where were situated the big mills and the offices of the nine other lumber companies. Within an hour they had descended at the small frame terminal-station and were walking together up the village street.

Orde and Newmark tramped up the plank walk to the farthest brick building. When they came to a cross street they had to descend to it by a short flight of steps on one

pusley; and Johnson's up in the air the way he always is for fear some one's going to do him."

"It isn't a bad outlook," admitted Newmark.

But Heinzman offered a new problem for Orde's consideration.

"I haf talked with Proctor," said he, "and we like your scheme. If you can deliver our logs here for two dollars and a quarter, why, that is better as we can do it; but how do we know you vill do it?"

"I'll guarantee to get them here all right," laughed Orde.

"But what is your guarantee good for?" persisted Heinzman blandly, locking his fingers over his rotund little stomach. "Suppose the logs are not delivered. What then? How responsible are you financially?"

"Well, we're investing seventy-five thousand dollars or so."

Heinzman rubbed his thumb and forefinger together and wafted the imaginary pulverization away.

"Worth that for a judgment," said he.

He allowed a pause to ensue.

"If you vill gif a bond for the performance of your contract," pursued Heinzman, "that would be satisfactory."

Orde's mind was struck chaotic by the reasonableness of this request, and the utter impossibility of acceding to it.

"How much of a bond?" he asked.

"Twenty-five thousand would satisfy us," said Heinzman. "Bring us a suitable bond for that amount, and we vill sign your contract."

Orde ran down the stairs to find Newmark.

"Heinzman won't sign unless we give him a bond for performance," he said in a low tone, as he dropped into the chair next to Newmark.

Newmark removed his unlighted cigar, looked at the chewed end and returned it to the corner of his mouth.

"Heinzman has sense," said he dryly. "I was wondering if ordinary business caution was unknown out here."

"Can we get such a bond? Nobody would go on my bond for that amount."

"Mine either," said Newmark. "We'll just have to let them go and drive ahead without them. I only hope they won't spread the idea. Better get those other contracts signed up as soon as we can."

With this object in view Orde started out early the next morning, carrying with him the duplicate contracts on which Newmark had been busy.

"Rope 'em in," advised Newmark. "It's Saturday, and we don't want to let things simmer over Sunday, if we can help it."

About eleven o'clock a clerk of the Welton Lumber Company entered Mr. Welton's private office to deliver to Orde a note.

"This just came by special messenger," he explained.

Orde, with an apology, tore it open. It was from Heinzman, and requested an immediate interview. Orde delayed only long enough to get Mr. Welton's signature, then hastened as fast as his horse could take him across the drawbridge to the village.

Heinzman he found awaiting him. The little German, with his round, rosy cheeks, his dot of a nose, his big spectacles, and his rotund body, looked even more than usual like a spider or a Santa Claus—Orde could not decide which.

"I haf been thinking of that bond," he began, waving a pudgy hand toward a seat, "and I haf been talking with Proctor."

"Yes," said Orde hopefully.

"I suppose you would not be prepared to gif a bond?"

"I hardly think so."

"Vell, suppose we fix him this way," went on Heinzman, clasping his hands over his stomach and beaming through his spectacles. "Proctor and I haf talked it ofer, and ve are agreeat that the probosition is a good one. Also ve think it is vell to help the young fellers along." He laughed silently in such a manner as to shake himself all over. "Ve do not vish to be too severe, and yet ve must

(Continued on Page 30)



"I'd Like to See You Get Any Three Men to Agree to Anything on This River"

side and ascend from it by a corresponding flight on the other. At the hotel Newmark seated himself in a rocking-chair next the big window.

"Good luck," said he.

Orde spent the rest of the morning with Heinzman, a very rotund, cautious person of German extraction and accent. Heinzman occupied the time in asking questions of all sorts about the new enterprise. At twelve he had not in any way committed himself nor expressed an opinion. He, however, instructed Orde to return the afternoon of the following day.

"I vill see Proctor," said he.

Orde, rather exhausted, returned to find Newmark still sitting in the rocking-chair with his unlighted cigar. The two had lunch together, after which Orde, somewhat refreshed, started out. He succeeded in getting two more promises of contracts and two more deferred interviews.

"That's going a little faster," he told Newmark cheerfully.

The following morning also he was much encouraged by the reception his plan gained from the other lumbermen. At lunch he recapitulated to Newmark.

"That's four contracts already," said he, "and three more practically a sure thing. Proctor and Heinzman are slower than molasses about everything and mean as



# A SENATOR OF THE SIXTIES

Personal Recollections of William M. Stewart, of Nevada—  
Lincoln, Johnson, and Mark Twain as a Secretary

THE election of Andrew Johnson to the office of Vice-President of the United States was a calamity. It was caused by the desire of Northern Republicans and Union men to have a representative from the South on the ticket in 1864.

Johnson was very bitter in his language against the Southern leaders, and the Northern people supposed he was really patriotic. He came to Washington in January or February, 1865, and was around the Capital for some weeks previous to the inauguration of President Lincoln, on the fourth of March. When he entered the Senate Chamber to take the oath of office as Vice-President, and to call that body to order, he had been drinking. He was assisted to the chair by the sergeant-at-arms and two doorkeepers. He appeared as a man who did not realize what he was doing.

Immediately after the oath had been administered he grasped the desk before him with an unsteady hand, and began an incoherent tirade.

There was no particular point or sense in what he attempted to say. "The people are everything!" he bawled. "The people are everything!" and this seemed to be the sole idea he possessed. He pointed to Mr. Seward, who was seated directly in front of the desk.

"You are nothing; you are nothing, Mr. Seward," he said. "I tell you, the people are everything."

This continued for some time. Several Senators endeavored to persuade him to leave the stand. Finally, he was removed by the sergeant-at-arms to the Vice-President's room, where he was detained until the ceremony was concluded. All persons present were shocked and amazed, and there was a universal appeal to the representatives of the press to refrain from publishing anything about the disagreeable scene. The newspapers of the country which alluded to it at all did so in vague and obscure language.

After the inauguration of President Lincoln, Vice-President Johnson continued to drink a good deal. He was not choice in the selection of his company. Almost anybody was good enough for Johnson, apparently.

One evening, not long after Mr. Lincoln's second term began, I was passing through Judiciary Square. A great crowd of street hoodlums and darkies was congregated about the City Hall steps, listening to the Vice-President. His face was very red, and he was excited. I listened. He was contending before the rabble that all the rebels must be hanged. Johnson didn't make any distinction. He put the whole South in one class. He said it was treason to fight against the Government, and that he was in favor of hanging every traitor.

## Lincoln's Last Written Words

IT WAS quite common for Mr. Johnson to make these open-air speeches, and, as he delivered them whenever he had been drinking, naturally he became the most persistent orator in the Capital.

Shortly after this, on the day before Mr. Lincoln was assassinated, I was in New York, where I met my old friend and partner, Judge Niles Searles, who, although a Democrat, was a Union man and a gentleman of ability and sterling worth. He said he wanted to meet Mr. Lincoln, and I invited him to go to Washington with me that night and call on the President the next day. We had not met for several years, and, instead of going to bed on the train, we sat up in the smoking compartment and talked nearly all night.

The train arrived in Washington at an early hour, and we went to Willard's Hotel, where we took a nap, but, being tired, we overslept. When breakfast was over it was too late to call on President Lincoln, who received visitors at ten o'clock in the morning and at seven o'clock at night. We waited until evening, and called to see him. An usher took our cards. He returned in about five minutes with a card from Mr. Lincoln, on which was written:

I am engaged to go to the theatre with Mrs. Lincoln. It is the kind of an engagement I never break. Come with your friend to-morrow at ten, and I shall be glad to see you.

A. LINCOLN.

Those were the last words Abraham Lincoln ever wrote. I did not preserve the card, not considering it of any importance, for I had received many such from the President at various times. As I walked downstairs with Judge Searles on our way out, I dropped the President's note on the floor.

At the front entrance Mr. Lincoln was putting his wife in a carriage. I was intending to pass without interrupting



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them, but he saw us and extended his hand cordially. I introduced Judge Searles to him. He repeated that he would be glad to see us in the morning, bade us good-night, entered the carriage and drove away. It was the last time I saw him alive.

"I have seen Mr. Lincoln," said Judge Searles; "I have had a good look at him, and heard him speak. That was all I came to Washington for, and I shall return to New York at once."

We walked together rapidly to the depot of the Baltimore and Ohio Railroad, which was the only railroad entering Washington. I walked back uptown alone, and when I reached the corner of Tenth Street I decided to go to Ford's Theatre. When I reached the door I found a large crowd on the outside. They told me the theatre was jammed so full they couldn't get in. I gave it up, and went to the room of Senator Conness, which was on Thirteenth Street, between F Street and Pennsylvania Avenue.

I had been there but a few minutes when Senator Sumner, of Massachusetts, came in. We had been talking fifteen or twenty minutes when a colored man employed by Senator Sumner rushed excitedly into the room, shouting that Mr. Seward was assassinated.

## The Night the President was Shot

SECRETARY SEWARD occupied what was afterward known as the Blaine house, on the east side of Lafayette Square, where a theatre now stands. Conness, Sumner and I started there as fast as we could go, and, as I was a stronger man than either of them, I took the lead, with Sumner panting along in the rear.

I rushed up Seward's steps, and found the front door partially opened, pushed my way into the hall, and saw Secretary McCullough, of the Treasury Department, who told me that Seward was badly hurt and that the doctor had given orders to admit no one to his room, as he needed all the air it was possible to give him.

Conness, Sumner and I then started on a run to the White House, diagonally across the street. Two soldiers were on duty, acting as guards, and marching backward and forward. As we arrived one of the White House attachés came running from Ford's Theatre with the news that the President had been shot. Senator Conness, with great presence of mind, said:

"This is a conspiracy to murder the entire Cabinet." Turning to the soldiers he said:

"Go immediately to Secretary Stanton's house, and prevent his assassination, if possible."

The soldiers started off on a "double quick," with their loaded muskets on their shoulders. Stanton resided at

that time on the north side of Franklin Square. As the soldiers approached his house they saw a man on his steps, who had just rung the bell. Seeing them he took fright and ran away and was never afterward heard of. When the soldiers ran up the steps Stanton himself had come to the door in response to the ring. Had the soldiers been a few minutes later I have no doubt that Stanton also would have been one of the victims of the plot.

Senator Conness, Senator Sumner and I went directly from the White House to the theatre. We learned that the President had been carried across the street, and went to the house. I saw Surgeon-General Barnes, who told me that Mr. Lincoln was mortally wounded, and that too many persons had already crowded into his room.

"But you can go in if you insist," he said, "as you are a Senator." There were too many people in there hastening the President's death, and I declined. Senator Conness received the same statement and retired. Senator Sumner did not retire, but rushed into the room, notwithstanding the suggestion of General Barnes, and remained until the death of the President.

"I will go in," he said. Nothing could keep Charles Sumner out.

From that time until daylight the excitement in Washington was intense. There were in the city about thirty thousand Confederate soldiers, and from sixty to one hundred thousand Federal soldiers. In every group of men—and the streets fairly swarmed—some one would constantly cry out:

"Kill the ——— rebels; kill the traitors!" and then the mob would go tearing off, searching for the Confederates, until somebody else would climb upon a flight of steps or a tree-box, and scream as loud as he could:

"What would Mr. Lincoln say if he could talk to you?"

This argument never failed to quiet the frenzied people. Throughout that vast concourse, the whole population of Washington, tramping the streets all night long, the voice of violence would always hush at the name of Lincoln.

## Johnson is Made President

I WALKED the streets, caring very little where I went, and every minute I expected to see the Federal soldiers fall upon the unarmed paroled Southerners, and slay them. A bloody battle which would have shocked humanity was averted a thousand times that night by a miracle.

Mr. Lincoln died about daylight, and, within ten minutes of the time, I met Senator Foote, the grand, gray-haired statesman from Vermont, who was chairman of the Republican caucus and master of ceremonies in the Senate. He was hailing a dilapidated wagon, which had seen better days as a carriage, in front of Willard's Hotel. He put his hand on my shoulder as the news of the President's death reached us, wafted on a thousand excited tongues, and said:

"We must get the Chief Justice at once and swear in the Vice-President. It will not do in times like these to be without a President."

We directed the driver of the hack to take us to the residence of Mr. Chase, who lived in what was then known as the Sprague mansion, at the corner of Sixth and E Streets. Mr. Chase was in his library, pacing back and forth and in deep thought. We explained our business, and he got into the vehicle with us, and went to the old Kirkwood house, on Pennsylvania Avenue.

I sprang out, went to the desk, and asked the clerk what room the Vice-President occupied. He said:

"I will send up your card."

"No, you won't," I said; "I'll go up myself. We want to see him on important business. Send a boy to show the way." The clerk then said:

"It is on the third floor. Turn to the right at the head of the stairs." There were no elevators in the hotels at that time, and we climbed the stairs laboriously. A negro boy showed us the room, and I rapped on the door. There was no answer. I rapped again and again. Finally I kicked the door and made a very loud noise. Then a voice growled:

"Who's there?"

"Senator Stewart," said I; "and the Chief Justice and Senator Foote are with me. We must see you immediately."

After some little delay the door was opened and we entered. The Vice-President was partially dressed, as though he had hurriedly drawn on a pair of trousers and a shirt. He was occupying two little rooms, about ten feet square, and we entered one of them, a sitting-room, while he finished his toilet in the other.



In a few minutes Johnson came in, putting on a very rumpled coat. He was dirty, shabby, and his hair was matted, while he blinked at us through squinting eyes. As he came into the room we were all standing. Johnson felt for a chair and sat down. Chief Justice Chase said very solemnly:

"The President has been assassinated. He died this morning. I have come to administer the oath of office to you." Johnson seemed dazed at first. Then he jumped up, thrust his right arm up as far as he could reach, and said: "I'm ready!" in a thick, gruff, hoarse voice. The Chief Justice administered the oath. Johnson—President Johnson—went back to his bedroom, and we retired.

I then went to Stanton's house. As I arrived his carriage was being driven to his door, and, presently, he came down the steps.

I told him of the condition of Johnson, and said that he must be taken care of—the man who had just taken the oath of office as President of the United States. Stanton and I were driven back to the Kirkwood house, and, accompanied by the coachman, we went directly to Johnson's room. He was lying down. We aroused him, led him downstairs, and put him into Stanton's carriage.

We took him to the White House, and Stanton sent for a tailor, a barber and a doctor. He had a dose administered, and the President was bathed and shaved, his hair was cut, and a new suit of clothes was fitted to him. He did not, however, get into a presentable condition until late in the afternoon, when a few persons were permitted to see him to satisfy themselves that there was a President in the White House.

#### A Reign of Terror in Washington

THEN came a reign of terror. No man dared to talk. Notwithstanding the war was over and peace prevailed throughout the United States, by order of President Johnson a drumhead court martial was ordered to try the conspirators charged with the murder of Mr. Lincoln. Among others, Mrs. Mary Surratt was arrested, tried, convicted and executed in a summary manner. Andrew Johnson appointed the officers who constituted the court, approved their findings, and signed the warrant for her execution.

The fact that some of the conspirators occasionally visited her lodging-house gave her an opportunity of knowing something of their movements, although she was undoubtedly ignorant of the conspiracy.

The death of Mr. Lincoln shocked the civilized world. People of every land were bowed with sorrow at the great bereavement. The country was without a trusted leader; the work of reconstructing and harmonizing the several States in the Union which had been preserved required the highest wisdom and patriotism. Congress was not in session. Andrew Johnson neglected to convene Congress in the emergency and to consult the friends of the Union with whom Mr. Lincoln had advised. Before Johnson became President he lost no occasion, in season or out of season, to denounce rebels. Between February 1, 1865, and the assassination of Mr. Lincoln he declared, on the steps of every public building in Washington, that every rebel ought to be hanged.

He was particularly vindictive against the social and political leaders of the South. He sprang from the lower stratum of society, and, by great vigor, industry and will, had occupied many honorable positions. He rose to be Senator of the United States and Vice-President against opposition of powerful leaders.

When those who had governed the South and created the public opinion of that section bowed before him as President of the United States he forgot that there was a loyal North which had prosecuted the war to a successful termination, and which was entitled to be consulted, and took counsel only with the vanquished. He usurped the power of Congress and undertook to reorganize the State governments of the South without legislative sanction.



He was the Scariest Man West of the Mississippi

Congress met for the long session on the first Monday of December, 1865. The Republican party had more than two-thirds majority in each House. Measures were immediately devised to restrain what was termed Executive usurpation. Some of the Southern States which Andrew Johnson had attempted to rehabilitate passed laws for the practical reenslavement of the blacks, although the Thirteenth Amendment, abolishing slavery, had been adopted.

A Freedman's Bureau had been created during the war, to provide for helpless colored people whom the war had set free. It was also deemed necessary to pass a law by Congress to protect the colored people in their civil rights.

Two bills were introduced early in the session and referred to the Committee on Judiciary, of which Lyman Trumbull, of Illinois, was chairman, and of which I was a member.

The Civil Rights Bill was largely the work of Senator Trumbull, and is substantially the law now and the statute.

The Freedman's Bureau Bill I did not approve of in the committee, although I consented that it might be reported to the Senate. It conferred too much power upon the commission charged with its execution to be administered with safety. There was unlimited power given the commission to purchase land for educational purposes. In short, it was calculated to create a bureau after the model of the Bureau of Indian Affairs, the dishonest and extravagant workings of which had come under my observation in the West.

The bill, however, passed both Houses, notwithstanding that to me it possessed glaring defects. President Johnson vetoed the bill, and I thought he was right in doing so. I would gladly have supported his veto if it had not been made plain to me that the whole country would suffer by a conflict between the President and Congress.

The President sent for me the evening before the vote was to be taken in the Senate on his message vetoing the Freedman's Bureau Bill. Under the circumstances I desired the presence of a third party to the interview I was about to have with the President.

Representative Horn, of Missouri, was as anxious as I was to avoid what seemed to be an inevitable conflict between the executive and legislative branches of the Government. I told him that the President had sent for me, and I invited him to accompany me to the Executive Mansion that evening. He accepted the invitation. We found the President in his office at eight o'clock, the appointed hour.

He began the conversation by saying to me that he had been informed that I did not approve of many of the provisions in the Freedman's Bureau Bill, which he had vetoed, and asked me if that was so. I told him that it was. He then asked me if I could conscientiously sustain his veto. I told him I could, if his veto of the Freedman's Bureau Bill was the only question involved. My constituents, I said, believed that the victorious Union party, as represented in Congress, should have a controlling influence in the rehabilitation of the States; that, if I should vote to sustain his veto, I never could explain to my people that I did so on account of the provisions of the bill, and that they would believe I had surrendered the cause of the Union to those who had conspired to destroy it. I also told him that Congress had passed another bill, which I helped prepare, and every provision of which I approved, and that bill was known as the Civil Rights Bill. I said:

"Mr. President, you have that bill before you. The party that was instrumental in abolishing slavery feels responsible for the protection of the slave, and, if that bill should become a law with your approval, the country would not believe you vetoed the Freedman's Bureau Bill on partisan grounds. On the contrary, they would read your message on the Freedman's Bureau Bill and would not regard it as a partisan veto."

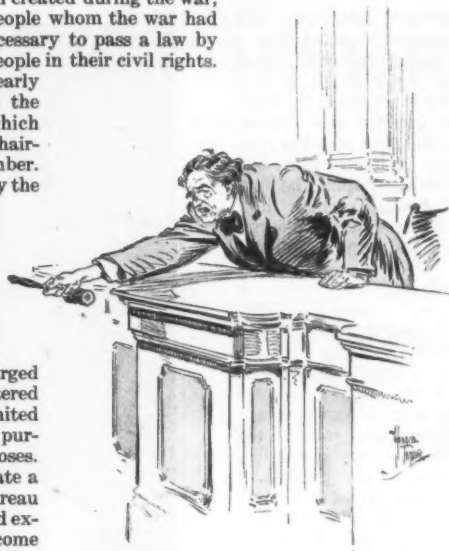
Mr. Horn remarked that the people thought much more of the Civil Rights Bill than the Freedman's Bureau Bill. It was easy to amend the latter to obviate the objections in the President's message, but the veto of the Civil Rights Bill would produce an impassable gulf between Congress and the Executive.

I then said: "Mr. President, I have no right to demand of you to tell me whether

you will veto or sign the Civil Rights Bill; but, if you do veto it, I must vote to pass the Freedman's Bureau Bill over your veto. You may not be aware of it, but I have the deciding vote and can determine the question."

He assured me that, if his veto of the Freedman's Bureau Bill was sustained, he would sign the Civil Rights Bill.

This conversation lasted three hours, and he repeated four or five times his assurance that he would sign the Civil Rights Bill. Accompanying us to the door he shook hands with Mr. Horn and myself as we left. His final words were that we need have no anxiety—that he would sign the Civil Rights Bill as he had promised.



"You are Nothing; You are Nothing," Mr. Seward

The next day, about half-past two o'clock, the vote was taken on the President's veto of the Freedman's Bureau Bill and the veto was sustained. Within ten minutes of the time of the announcement of the vote sustaining the veto a message was received from the President announcing his veto of the Civil Rights Bill.

I never spoke to Johnson after that deception but once. In 1875 I retired from the Senate, and soon after Johnson was elected Senator from Tennessee. While I was in the Senate I paid several visits to the Deaf and Dumb Asylum, and found there a

boy of great brightness. I secured for him a clerkship in the Patent Office. On a visit to Washington, later, I went to the Patent Office to see the boy. I talked with the Commissioner and learned that he was one of the most efficient clerks in the bureau, and that he deserved promotion.

I went to the Secretary of the Interior and asked for his advancement. While I was pleading his cause Andrew Johnson was sitting behind me. I did not know he was there until he spoke up. He said:

"Being deaf and dumb is no reason for promotion. God Almighty knows how to mark men."

I lost my temper and came very near to losing my senses. I sprang at Johnson, intending to make an impression on his flesh, if no impression could be made upon his sense of right and wrong. He jumped behind the Secretary, and four or five clerks rushed up and got between us. He went out of the room with as little delay as possible.

The world will never know the extent of the misfortune to the people of the United States, particularly to the South, sustained by the substitution of Andrew Johnson for Abraham Lincoln. I voted to impeach him, and I would do it again.

#### Mark Twain as a Private Secretary

ABOUT the winter of 1867, I think, while my family was in Paris, I lived in a rather tumble-down building which, at that time, stood on the northwest corner of Fourteenth and F Streets, Northwest, opposite the old Ebbitt House, where many of my Congressional cronies had quarters. The house was a weather-beaten old place, a relic of early Washington.

Its proprietress was Miss Virginia Wells, an estimable lady, about seventy years of age, prim, straight as a ramrod, and with smooth-plastered white hair. She belonged to one of the First Families of Virginia, which were quite numerous in Washington, and was very aristocratic; but, having lost everything in the war, she had come to Washington, and managed to make a precarious living as a lodging-house keeper.

I had the second floor of her residence. One of the rooms, facing upon both streets, was a spacious apartment about seventy-five or one hundred feet long, which I had divided by a curtain drawn across it, making a little chamber at the rear, in which I slept. The front part was my sitting-room. I had a desk there, and tables, with writing materials and my books, and a sideboard upon which I kept at all times plenty of cigars and a supply of whisky, for I occasionally smoked and took a drink of liquor.

I was seated at my window one morning when a man slouched into the room. He was arrayed in a seedy suit, which hung upon his lean frame in bunches, with no style worth mentioning. A sheaf of scraggly, black hair leaked out of a battered, old, slouch hat, like stuffing from an ancient Colonial sofa, and an evil-smelling cigar butt, very much frazzled, protruded from the corner of his mouth. He had a very sinister appearance. He was a man I had known around the Nevada mining camps several years before, and his name was Samuel L. Clemens.

(Concluded on Page 26)



# THE NEW REPORTER

## And How He Views the Doings at the Capitol

I MET a member of the Pennsylvania delegation. He had a grouch. "What's the matter?" I asked him. "Why," he said, "I've got to buy my own dinner to-night."

That appealed to me, of course, for it is against the rules for any person in Washington to buy his own dinner. One of the recognized industries of the place is eating with other people. Still, even the most assiduous diner-out must miss once in a while, no matter how popular he may be with social secretaries, and it was my opinion that, when a miss does come, the unfortunate should be sportsman enough to pay his own check and hope it will not happen again.

I said as much to the Pennsylvania member.

"That may sound all right to you," replied the Pennsylvanian, "but it does not make a hit with me. I tell you that some member of our delegation is shirking. I don't like it. Going to dinner given by Pennsylvania people has come to be a fixed habit with me. I have become accustomed to banquets. It irks me to go into a restaurant and feed myself. I don't feel natural unless some of the old familiar waiters are around and somebody is standing up at the table reciting the virtues of our peerless, if somewhat abbreviated, leader, Peletiah Webster Knox."

I investigated a little and found the member had just cause for complaint. Ever since the Knox boom was launched last spring, at a dinner given by a Pennsylvania member, it has been an obsession with the Pennsylvanians that the right way to make Knox President is to give dinners in his honor. They were filled with this idea when they returned last fall for the Sixtieth Congress, and it has been a dark and gloomy night when some Pennsylvanian has not presided at a little affair of from forty to sixty covers "to meet Senator Knox."

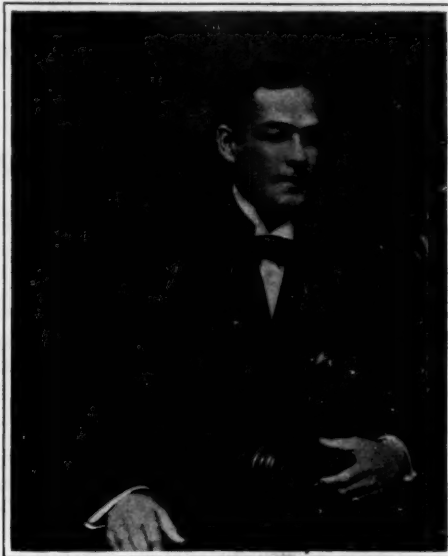
There are a lot of rich men on the Pennsylvania delegation, and some more rich men from that State who live in Washington. They probably think as they must be for Knox they might as well get a little fun out of it, and night after night they get together, and at the proper psychological moment the host arises and says: "Gentlemen, I give you our candidate for President, that noble countenance, Peletiah—no, I mean Philander Knox." That starts it. One after another they get up and say pretty things about Knox, who sits modestly in his chair and tries to look coy. Finally, there is a burst of enthusiasm. "Gentlemen," says the host, "I now call on our next President, Senator Knox."

### The Assault on Scapple-Scarred Veterans

WHEREUPON Senator Knox arises. He is highly complimented. In view of his own personally well-known unfitness for the place, he says, his lack of qualifications so appalling to himself, he says, it indeed seems temerarious for him to take those words of the distinguished toastmaster as more than a pleasantry. As is well known, he says, he is in no sense a candidate for the place. It has long been his doctrine, he says, that the office should seek the man, especially this highest gift within the power of the people, who, of course, he says, are the only ones who can confer it, BUT—and he comes out strong on the but—he is much gratified, and thus and so.

These are the only occasions when the candidacy of Knox receives any extended attention in Washington. They were talking about Nature faking in one of the cloak-rooms the other day, and somebody asked: "Would you consider the Knox boom a Nature fake?" "No," was the reply, "that is a Penrose fake." But that was mere persiflage, for the boom is not a fake at all to the Pennsylvanians. It is a medium whereby the entire delegation is rapidly becoming gouty, through the continued application to their scapple-scarred interiors of terrapin and canvasback and the stuff that goes with these delectables.

One chap, who has been to all the dinners, was complaining bitterly a day or two ago. "I have been having some queer twitchings in my big toe," he said, "and some



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Senator Owen, of Oklahoma

pains in my ankles and joints, and I went around to see a doctor. He looked me over and said: 'You are suffering from suppressed gout.'

"What's suppressed gout," I asked him, "and what can I do for it?"

"Suppressed gout," he replied, "is gout that has not yet quite the incentive to bring it out. It is almost gout, but very painful. What you want to do is to eat all sorts of rich foods and drink a lot of burgundy and champagne, and then it will come out and we can get after it and cure it."

"Now, what do you think of that?" said the sufferer. "I can't afford that sort of food, and if these dinners play out I'll have to suffer all the rest of the session."

Everybody who comes to Washington and everybody who remains here is still talking Presidential politics, and almost everybody is trying to play a little of it. Meantime, the President turns a trick or two occasionally that reminds the populace he has lost none of his skill at the game. Parsons and Bennett, the two New York City Representatives who are in the fair-haired-boy class at the White House because they have been for Taft, had been going around saying Hughes would never get the delegation in New York, that they could prevent it and would. They did hold up action for a time in the New York County Republican Committee. The President looked the situation over a time ago and called Taft and Parsons and Bennett and some others over to the White House. It took him about a minute and a half to impress on the minds of Taft and these New York Taft men that the way to play politics is to play politics. So he had Taft write a letter to Parsons telling Parsons that, in no circumstances, could Taft make a fight in New York. Taft said it would promote factional differences and endanger party success in November, and he desired Parsons to let go and allow Hughes to have the delegates without a struggle.

### Taft's Dazzling Letter to Parsons

NEXT morning the whole country was talking about the magnanimity of Taft, and all that sort of thing. It was magnanimous, of course, but it was also so clever that it dazzled some New York politicians, for the President had heard that former Governor Odell and his followers had gone in behind the Hughes movement and might get a divided delegation, if not more. Taft's letter didn't eliminate Odell and his crowd, of course, but it put Parsons and the Taft men on an equal footing with the

Odell people, and helped much in that way. Also, it set Cortelyou out in the middle of the road, and, also, which is more to the point, it did not prevent Parsons working for Taft for second choice from New York provided Hughes cannot win. Parsons and Bennett and the rest of the Taft New York boomers switched so suddenly they couldn't wait to write to the folks at home, but used the long-distance telephone.

"Of course," said Parsons, "New York is for Hughes. He will have the delegation," which was refreshing from a man who had been sitting up nights to prevent Hughes' indorsements. "I shall labor to elect Hughes' delegates," said Parsons. And he will, but he will know pretty well where the Hughes delegates will go after they get through with Hughes, if they do.

When William Jennings Bryan was here they sent a delegation or two, or, rather, an emissary or two, to ask him to get out of the running and let a safe and sane Democrat have the nomination.

These men were former supporters of Mr. Bryan, and they pleaded tearfully with him not to sacrifice the Democratic party for any personal ambitions, but to allow the Democrats to utilize the splendid chance, they said, the party has in the coming campaign. They begged Bryan in the sacred name of the Democratic party.

It was very affecting, but not to him. After they had finished Bryan said: "I have listened attentively to what you gentlemen have to say. Do you represent the Democratic party? If so, kindly show me your credentials from that party and I shall consider your request, but I must see your credentials first."

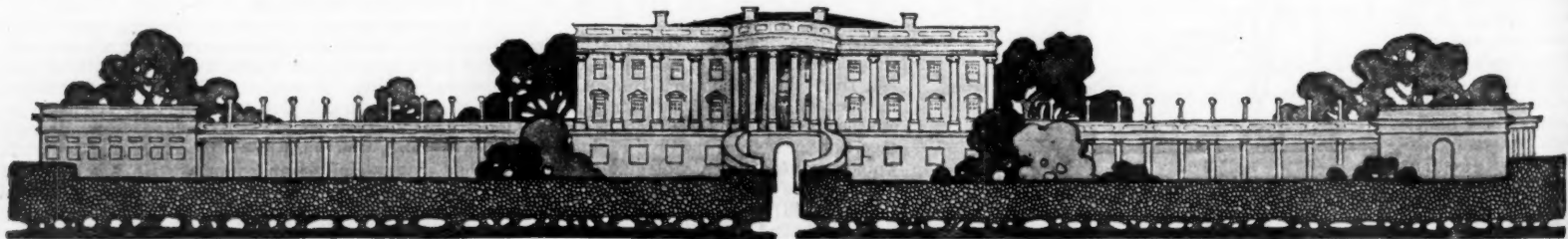
Then he grinned. So did everybody grin who heard the story. The emissaries filed slowly out. The trouble with them was, Bryan knew, and they knew he knew, that the men who sent the messengers to him were not Democrats at all, as Bryan views them, but Democrats who have been voting against Bryan ever since he has been in public life, and it all goes to prove that it is extremely difficult to catch Mr. Bryan asleep at the switch. He thinks he will be nominated at Denver in July, and so does everybody here who is entitled to a thought about it, barring accidents.

### Who's Afraid of the President Now?

WHAT the political writers mysteriously refer to as "undercurrents" are discovered daily in the Senate and the House. There is a disposition to allege the king is dead and long live the king. As one Senator put it to me: "We are getting very brave up there now." Reluctantly, because it made their own judgments look foolish, the Republicans in Congress have taken the President at his word that he will not be a candidate again. They had been going around for months, saying: "Oh, that's all right. He may say he won't run again, but he will. No man can resist the pressure. He is sincere enough, perhaps, but he'll run," and there were a good many of them who eliminated the qualification about the President's sincerity. They are now convinced, and they have figured out that the President has little more to give in the way of patronage, and they can afford to be brave and independent and oppose him, when, a few weeks ago, they didn't dare whisper in opposition. They are strutting around now and beating their chests and saying: "Just watch us. We'll show him he cannot dictate to us. We are a co-ordinate branch of the Government. We'll teach him a few things."

They are tired of dictation and coercion, they say, and will oppose any Presidential policies they choose. They have quit, in a measure, running up to the White House, for no matter how many favors he may have given him, no person can desert a former friend quicker than a politician. The President has little more to give them and they have no further use for him. They can afford to be brave and independent, for it will cost them nothing. This has been evidenced in the Senate, where several nominations made

(Concluded on Page 29)





# YOUNG LORD STRANLEIGH

## The Sarsfield-Mitcham Affair

By ROBERT BARR

ILLUSTRATED BY GEORGE GIBBS



Lord Stranleigh had No More Thought of Visiting New York than of Going to the Moon

THE first visit of Lord Stranleigh of Wychwood to America was the cause of serious apprehension to his friends in England, and resulted in somewhat irritated disappointment to citizens of the United States. After the London bank panic a good deal had been printed about Lord Stranleigh in the newspapers of New York, Philadelphia, Chicago, and when it was discovered that it was Lord Stranleigh himself who had come to the rescue of the Bank of England, the revelation caused something approaching a sensation. When it was announced that Lord Stranleigh was about to visit New York, the press of that city was full of conjectures as to the cause of his Western journey. The leaders of finance and the leaders of fashion were equally determined that the young man should find his visit interesting. They were quite unprepared for the disdainful aloofness that characterized his conduct the moment he left the shores of old England. He refused all invitations with a noble scorn which was almost mediæval in its cold severity.

He haughtily brushed aside the reporters, and refused to kotow to that mighty engine of modernity, the daily press. The most amazing interviews appeared, in which he gave expression to sentiments that roused the anger of many people from New York to California, but he did not even take the trouble to contradict these palpable inventions.

Stranleigh's friends in England were amazed at the reports cabled across of the young man's demeanor in New York, and they came to the conclusion that at last his many possessions had gone to his head.

The truth of the matter is here, for the first time, set down in print.

Lord Stranleigh was perfectly happy in London, and had no more thought of visiting New York than of going to the moon, when one morning, as he sat at breakfast, his great friend, Peter Mackeller, the young mining engineer, was announced. Mackeller had himself become a rich man through his partnership with Lord Stranleigh, and on such brotherly terms were the two that each called on the other without ceremony at any odd hour. Stranleigh always kept a vacant chair opposite him at mealtimes, and plates were solemnly changed before it by the man in waiting, just as if a guest were present. Then, if any one dropped in, a chair and a plate were waiting for him.

"Come along, Peter," cried Stranleigh, when the young man entered. "Come along and occupy the vacant chair."

"Thanks, I had breakfast in the morning."

"Yes, I knew you'd say that. I generally provide you with an opportunity for making the remark. I like to hear it. There is such a delicate, subtle reproach in its tone that I always feel righteously reproved for my late rising. You get up at a few hours after midnight, at a time you erroneously term morning, and consume a meal which you erroneously term breakfast. It is really a late supper, and the whole action is your form

of dissipation, which you disguise to yourself under the plea that you have work to do. But do sit down."

"I'm going over to America next week," said Peter. "I want you to come with me."

"Why, they are doing me very well in London just now. I have a man who brews coffee in a way to make you dream of the luxurious East, and he can grill a sole so that it consoles one for all his troubles—no pun intended. I am told that in New York they have no soles. What's taking you to New York?"

"The point is, will you come with me?"

"There's no particular reason why I should, at the moment, except for the pleasure of your companionship, which I admit is a temptation. I'm floating Bendale's Stores into a limited liability company. I'm tired of shopkeeping, and desire to unload on the credulous British public. Three millions of pounds is all I'm asking, so I must stop in old England, and sign documents presented to me by the lawyers."

"I want to interest you in the business that is taking me to New York."

Stranleigh slowly shook his head.

"My boy, I have no desire to be interested. Interest usually involves excitement, which produces energetic action, and the first thing one knows, he's in a turmoil. I'm taking the rest cure; I'm living the simple life."

Mackeller disdained to reply, but pushed back his chair. "I've got myself in rather a tangle," he began slowly. "I'm up a tree. I'm afraid I've bitten off more than I can chew, as they say out West, and the only claim I have on your sympathy is that I became involved while trying to protect you."

"To protect me? Do you think I need a guardian, then?"

"I don't know what I thought at the beginning, but I am quite sure now that I need a guardian myself, and am urging you to act in that capacity for the next month. It isn't your money I want: I'm financing the scheme, and sha'n't ask you to risk a penny, but I'd like to have the benefit of your advice, now and then, as the plan unfolds, and if I get myself into a tight place, which is quite likely, I'd feel safer if I knew you were arranging a method of getting me out."

Lord Stranleigh threw back his head and laughed heartily.

"Then, Stranleigh, I may count on your assistance?"

"It's very likely. I always was a heedless person, but I hope you are not entering into a contest with Wall Street. Tell me you're not going to have Wall Street as your opponent."

"I expect to be confronted with a much more serious antagonist than Wall Street. My opponent is likely to be no other than P. G. Flannigan."

"The devil!"

"I think you're quite right."

"You mean the man that owns all the railways in the United States?"

"He controls a great number of them, and I rather fear he will control me before he has done with me."

Lord Stranleigh pushed back his chair, threw one leg over the other and said:

"Tell me all about it, Peter."

Mackeller now seemed unaccountably reluctant to begin his narrative, and Stranleigh surmised that the mining engineer doubted whether the scheme would appeal to his friend.

"I think, perhaps, it would be better," Mackeller hesitated, "for me to give a little lunch at the Ritz, and introduce you to the girl who has this business at her fingers' ends. She would be able to meet any question you might wish to ask, and to meet any objections you could put forward."

Lord Stranleigh sat suddenly very erect.

"The girl!" he echoed. "The girl!! Oh, Peter, Peter! and this from you, whom I had supposed to be a solid mass of human Scotch granite! Do you mean to sit there calmly and tell me that you have allowed a girl to entangle you in a maze of American finance, which you do not in the least understand, and pit you against such a man as P. G. Flannigan? Peter, you amaze, shock and horrify me! A girl, indeed! Well, this is unexpected. I beg to inform you, before you begin, that I refuse to meet her. The odds being against you in a catch-as-catch-can tumble with P. G. Flannigan, I am not heartless enough further to handicap you by meeting this girl, and destroying your prospects with her also. Every one knows, Peter, that I am a better-looking man than you, and as for our clothes, there is no comparison."

Mackeller had been shifting about uneasily in his chair, his countenance gradually assuming the lovely tint of a brick villa.

"Now, tell me first about this girl," Stranleigh pursued. "Who is she? and how does she come into the fray?"

"She is the only daughter of Sarsfield-Mitcham, of Stamford, Connecticut."

"And who is Sarsfield-Mitcham, of Stamford, Connecticut?"

"He is one of the greatest inventors that America has produced. He is a dreamer, and yet he has constructed more useful, practical articles than any other person on the face of the earth; but, never developing any capacity for business, and being a most trustful man, in spite of the fact that he has been cheated on every hand, he is to-day in poverty, while others roll in wealth because of his ingenuity."

"I see. And the daughter has come over here to secure capital that will enable her father to circumvent his enemies?"

"Exactly."

"And this capital, if she obtains it, will be lost through her father's inanity?"

"Oh, no; I'm going to see to that."



"Ah, there's where you come in. Well, elucidate."  
 "Miss Sarsfield-Mitcham came across the ocean for the purpose of meeting Lord Stranleigh of Wychwood, of whom she had read much in the newspapers. She thought that an appeal to this nabob might be successful."

"And the nabob refuses to see her?"  
 "Curiously enough, Stranleigh, she now refuses to see the nabob, and if I gave the little lunch at the Ritz I should need to use some of that diplomacy with which you newly credit me to induce her to be my guest. She reposes complete confidence in me," said Mackeller, "and believes that I alone will circumvent the enemy."

Lord Stranleigh laughed joyously.  
 "Oh, Peter, Peter, this is, indeed, my friend Mackeller in a new light. Is she pretty?"  
 "Our conversations have been entirely on business," said Mackeller severely. "She thinks of no one but her father."

"Nevertheless, you must at least have glanced at her. Is she pretty, I asked?"  
 "Very."  
 "Intelligent?"  
 "Very."  
 "Charming in manner?"  
 "Very."

Peter went on unabashed.  
 "Miss Sarsfield-Mitcham's father, some years ago, came to England in an attempt to form a company to sell a typewriter invented by him, and which, to confess the truth, he had already lost control of. He got into business relations with my father, then in the stockbroking profession, and, although nothing practical came of their endeavors, which was rather typical of Mr. Sarsfield-Mitcham's affairs, my father gradually formed a sincere attachment for the man. Miss Sarsfield-Mitcham, then as now, was her father's assistant, and, as they were concerned with a typewriter, she became an expert stenographer. When, a few months ago, she saw a new financial crisis approaching, which threatened to block her father's line of progress, she became imbued with the idea that if once she obtained access to you she might yet circumvent the enemy, and, seeing my name connected with yours in the public press, it occurred to her that, perhaps, I was the son of her father's friend, and so she came across and appealed to me for an introduction to you."

"And you selfishly kept quiet about the matter until such time as the poor girl arrived at the erroneous belief that you are a better man than I. How gullible women are, after all! But we will abandon romance and tackle finance. What has her father invented this time?"

"He has produced a most ingenious electrical device which is attached to railway locomotives. It is quite automatic, and acts independently of either the locomotive engineer or the stoker. Its object is to prevent collisions and the disastrous telescoping of trains which is unfortunately so frequent on the railways of America, and, indeed, in this country as well. Suppose two trains are approaching one another along a single line of railway, each concealed from the other by a curvature of the track and intervening forest or hill. Sarsfield-Mitcham's device comes into operation when the trains are about half a mile from each other. It stops the engine, and applies the brake. Even the most stupid and stubborn engineer cannot get his train in motion again until the line ahead is clear."

"And is this contraption practicable?"  
 "It works splendidly in the model, but has never yet been tried on a real locomotive."

"Why not?"  
 "Because Mr. Mitcham hasn't the money."  
 "There should be no difficulty about that. Hang it all, I'll give you a check at this moment which will enable him to test the matter with real engines on a real railway line."

"The situation is not quite so easy as you think, Stranleigh. In fact, we now come to one of the most ingenious bits of manipulation that I ever heard of—so simple and so apparently straightforward that Miss Mitcham herself is sometimes in doubt regarding the justice of her suspicions. But if she waits until all her doubts are removed or verified it will then be too late for action, should the result be what she fears. They appear to be giving the old man all the rope he asks for, and Sarsfield-Mitcham is quite unconsciously constructing a noose, fastening it around his neck, attaching it to the beam overhead, and making every preparation to hang himself—speaking figuratively, of course. P. G. Flannigan has not only advanced the necessary money to make a complete test of this invention, but has given him twice as much as he

asked for—in fact, everything that Sarsfield-Mitcham required he has obtained. A little company has been formed under the laws of the State of New Jersey, and P. G. Flannigan has paid into the treasury of that company just double the amount of money that Mitcham thought would be necessary."

"But why didn't Mitcham insist on a controlling share of the stock of this company? Why didn't he make it a *sine qua non* that he should have fifty-one shares out of every hundred?"

"He did."  
 "And obtained it?"  
 "Obtained it without a murmur."  
 "Then what the deuce is he growling about, with double the money that he required and a majority of the shares allotted to him?"

"He isn't growling. He is living, perfectly happy, in a fool's paradise. His daughter cannot even persuade him that he is in danger. It is she who sees what is ahead."

"Well, Peter, in spite of your compliment to my brain, the girl sees a great deal further ahead than I do. Isn't this young woman of yours just a trifle oversuspicious?"

"I don't think so. She is dealing with some of the most subtle and conscienceless rascals there are on the face of the earth."

"Peter, for the life of me I cannot see how even Flannigan can injure her father, even if he wishes to."



"I'd Allow You to Call Me Teddy, but I Must Not Appear so High. It Might Cause International Complications"

"I may explain that, when Sarsfield-Mitcham had completed his model and had secured his patent, his money was exhausted, and it then became necessary to seek further capital. Naturally, he turned to those who would be most likely to appreciate and understand the mechanism he had evolved—to those, in a word, who would adopt such an invention, should a test prove it successful. He succeeded in interesting the engineering department belonging to one of P. G. Flannigan's railways, and gradually worked up and up. Numerous conferences were held with various officials of ever-increasing importance, and these meetings were all attended by father and daughter, the latter taking shorthand notes of the conversations, which she afterward typed out for the guidance of her father. The enthusiastic Sarsfield-Mitcham operated his little model railway, which, as I understand it, was a double-track affair, and the miniature engines passed each other at full speed when one was on each line; but the moment they approached on the same set of rails they stopped at any point arranged for by their inventor."

"Finally a meeting was arranged with the great magnate himself. It was very brief, very curt, very much to the point. Flannigan asked a few brief questions which showed that he had read with some thoroughness the reports of his subordinates. He witnessed in silence the performance of the model engine. Flannigan said: 'This seems to work all right in miniature, but the apparatus may be too delicate or intricate to be serviceable in actual practice. How much money do you need to attach your apparatus to a full-sized locomotive, and to carry out an exhaustive series of actual trials on the road?'"

"Will you supply a couple of locomotives, and a piece of disused track along the line of any of your railways, Mr. Flannigan?" asked Sarsfield-Mitcham.

"You mean supply them free?"  
 "Yes, sir."

"No, I cannot do that. If I go into this thing it will be with my own money. I cannot risk shareholders' funds in a speculation which may turn out to be wildcat. One of my railways will supply you with a piece of disused track and two old-fashioned locomotives, but you must pay for them."

"In that case I should need fifteen thousand dollars."  
 "Very well. I will venture thirty thousand on these reports, and on what I have seen. You will form a limited liability company with that capitalization, and I will pay the money into its banking account."

"A limited liability company!" echoed Sarsfield-Mitcham. "In that case I should need to receive a majority of the stock."

"Of course. You take fifty-one shares, and allot me forty-nine."

"Mr. Sarsfield-Mitcham said: 'I want to be perfectly open and aboveboard with you. I don't intend to lose control of this invention, as I have done with others. It must be understood that my fifty-one shares carry complete voting power.'"

"Certainly, subject to whatever legal enactments exist for the protection of a minority shareholder."

"No difficulties are to be placed in my way?"

"Not by me, nor by my men. If any one in my employ obstructs you, send a telegram to me."

"And, if my experiments are successful, may I take it that your roads will adopt this invention on a suitable royalty basis?"

"If your invention does in practice what you say it will do, every road in the world will be compelled to adopt it. It will become as universal as the air-brake. You need no assurance from me on that score. I ought, on the contrary, to receive from you, who are in the position of a monopolist, a guarantee that your invention should not become the sole property of any one particular road. It must be open to the whole railway world, with no favored-nation clause, and no secret rebates."

"I willingly agree to that," said Sarsfield-Mitcham, and, without another word, the conference ended."

"By the gods, that seems to me as straightforward a talk as ever I've heard. Did Flannigan keep his word in every respect?"

"He did."  
 "Well, with all due deference to the young lady, I don't see what she's got to complain of."

"Of course, you have got to take into account her experience with men apparently similarly straightforward. Up to the present she has only her woman's intuition to go on."

"Well, Peter, I don't see where you come in, or where there is any room for me. What more can the girl want?"

"I admit that, on the surface, she certainly appears to be unreasonable, but she tells me she is convinced her father is surrounded by Flannigan's men."

"Who chose these men?"  
 "Her father did."

"Well, really, Peter, this young woman's suspicions are prejudicing me against her. How old is this girl?"

"Between twenty-two and twenty-five, I should say."

"She has lost faith in humanity at a very early age."

"No, but she regards this present complication as her father's last throw, and she is determined that the dice shall not be loaded."

"I quite sympathize with her in this, Peter; but isn't it just possible that Flannigan is an honest man?"

"He has been accused of many things," said Mackeller dryly, "but never of honesty."

"I return to my original difficulty in understanding the situation." Stranleigh had arisen, and was pacing up and down the room, hands in his pockets, and a slight frown on his brow. "What ground has she for suspecting he has attempted interference?"

"She believes that Flannigan's agents bribe her father's men as soon as her father engages them."

"What reason does she give for that belief?"

"The business manager whom her father appointed seemed to be a most capable and energetic man, who came well recommended. His first move was to take expensive offices on Broadway, which she thinks was unnecessary at that stage of the game, and to lease a factory much larger than was required. Then he negotiated with one of Flannigan's railways, and acquired the use of sixty miles of line at an exorbitant figure, when half a mile of disused track would have been sufficient. The net result of his business management was that in a month or two the thirty thousand dollars capital was gone."

"But why should Flannigan bribe Sarsfield-Mitcham's business manager to squander Flannigan's own money?"



"In the first place, thirty thousand dollars isn't a drop in the bucket to Flannigan, but the shrewdness of the man is shown by the fact that the money, even from his point of view, is not squandered. The expensive Broadway rooms were taken in the Flannigan building; the leased empty factory is owned by Flannigan. The sixty miles of track belongs to one of Flannigan's railways. The thirty thousand dollars which Flannigan said were his own, which may or may not have been true, have filtered back through Sarsfield-Mitcham's careless fingers into the Flannigan treasury again. Flannigan was approached for more capital; Flannigan quite reasonably urged that he had already supplied double the amount that the inventor had thought to be sufficient, and he refused, as he put it, to throw good money after bad. However, he lent Sarsfield-Mitcham a thousand dollars to settle the most pressing claims, and since that time Sarsfield-Mitcham has been getting deeper and deeper into debt, while Flannigan shrugs his shoulders, says he's very sorry, but will sink no more money in a scheme he considers a failure. The extravagant business manager has been discharged, but the mischief is already done. His daughter came over to this country, hoping to interest you in the situation. If unsuccessful in this the end is inevitable. The company will go into liquidation, a receiver will be appointed, and plant, office furniture, material and patent will be sold by the sheriff to the highest bidder. There will practically be no competition, for people will regard the enterprise as one of the numerous failures continually coming under the hammer. One of Flannigan's agents will buy everything, including the patent, at a nominal figure, and every one who knows the circumstances will say just what you have said: that it is all Sarsfield-Mitcham's own fault. He had complete power, and made a mess of it."

"Peter, you credit Flannigan with almost diabolical subtlety. Does Miss Sarsfield-Mitcham return to the land of intrigue by the Adriatic that carries you?"

"No, she remains in London."

"Why?"

"Because she is being watched and spied upon. Flannigan's agent, as she says, is on her trail, and has camped there."

"Good Heavens! And do you believe it?"

"Yes, I do; and, furthermore, your house is being watched, and you yourself are being followed."

Stranleigh chuckled as he walked up and down.

"Oh, Peter, this is too funny. You guileless children are playing a game of hide-and-seek, and I hope it amuses you. To make the thing complete, I should go at once to



"The Dominating Personality of This Man has Left Ponderby All in a Tremble"

Baker Street, and consult my old and admired friend, Sherlock Holmes. How on earth was Flannigan to know that the girl came over to see me?"

"She thinks her father must have talked. He's a great talker, it seems, and she had to give him a reason for her departure for England. He is so imaginative a man that the moment your name was mentioned you at once became his partner, and all financial clouds had rolled by. So she remains in England, and enacts the part of the disappointed seeker for capital."

"Exactly. And what do you propose to do?"

"I propose to get over to New York as quickly as possible, and test for myself the value of the invention."

"That's a sane proposal, at last. Suppose it is all right—what then?"

"I shall advance him the money to stave off liquidation. I shall become business manager *pro tem.*—will hurry to completion the apparatus on the two locomotives, and will then give a demonstration to newspaper men and to managers of railways. From that point we would go straight ahead, making and supplying apparatus to the various railway systems, extending our field of action to Europe and South America, and before long there will be no lack of money in our bank account."

"And you anticipate Mr. Flannigan's bitter opposition when he learns what you are about?"

"Yes."

"And that's why you want me to assist you?"

"Yes."

"You fear that this opposition may prove successful?"

"I do."

"Well, my dear Peter, don't let that trouble you any more. Flannigan will not oppose. I am taking it for granted, in spite of the spies and secret agents with which you equip Flannigan, that he deals in no such rubbish. Miss Sarsfield-Mitcham has hypnotized you, and I venture to bet a whole sovereign that Flannigan doesn't know she is in England, and wouldn't care a rap if he did. A man who, through his own genius, has risen to such a place in the railway world as P. G. Flannigan is no fool. He'll not oppose you. Why, what are you doing? You are building up for him a great business."

"He wants to own that business himself, and eliminate every one else."

"Yes, you think so. It would be silly to oppose a quixotic young man like you, who are going to risk your money in a business of which Flannigan owns half, and in which

you can only possess whatever stock Mr. Sarsfield-Mitcham presents to you."

"What would you do?"

"I'd let Sarsfield-Mitcham go bankrupt."

I'd allow the sheriff, or whatever official attends to these matters, to sell him out. I'd eliminate Sarsfield-Mitcham. I'd eliminate his charming but suspicious daughter, then I'd turn around and eliminate Mr. Flannigan. I'd recompense Mr. Sarsfield-Mitcham and his daughter, of course; but I wouldn't have such a feather-headed man babbling about my affairs, and I wouldn't allow this girl to fill my mind with grotesque suspicions."

"Then you'd fight Flannigan?"

"Yes, square and aboveboard. I'd bring him into the open."

"And crush him?"

"Oh, I'm not in the crushing business. I believe in conciliation. Flannigan and I will compromise—we'll show our hands, and then join them. I am going on the basis that Flannigan is a man of sense. I dare say he fully intends to wave aside Mr. Sarsfield-Mitcham, and in that he rather has my sympathy. If I were as certain that he would compensate the inventor properly I don't think I'd interfere; but I rather suspect he intends to throw the poor wretch into the human scrap-heap with as little compunction as he'd break up an obsolete locomotive. That I shall endeavor to prevent—not from any goodness of heart, at all, but merely because my friend Mackeller is interested in the old gentleman's daughter."

"Then you will join me?"

"Oh, yes, as certainly as Miss Sarsfield-Mitcham will do the same when you ask her; but I must proceed in my own way. You may tell the girl that you have persuaded me to cross with you in the Adriatic. Encourage her to remain in England on an

apparently futile search for capital. If Flannigan has set spies on her track, for Heaven's sake let's provide those peripatetic men with something to do. Besides, I should prefer that the Atlantic rolled between the young woman and myself while I am carrying out my felonious designs. Now, do you give me a free hand, or do you not?"

"Certainly, I do."

"You will keep absolutely silent about my plans as they develop?"

"Yes."

"Good. You will now witness the first move of the game."

He touched an electric bell, and when a servant appeared said curtly:

"Tell Ponderby to come here."

The sphinxlike Ponderby entered, and stood silent at attention. Lord Stranleigh looked him over as if he had never seen him before, but Ponderby's impassive face gave no indication that he was aware of the scrutiny.

"Ponderby, how much older are you than I?"

"Two years, five months and fourteen days, my lord."

"That, I take it, is reasonably accurate, Ponderby, although, of course, it would have been more satisfactory to have brought it down to hours, minutes and seconds. Now, we are going to America together."

"Yes, my lord."

"Have you ever been there before, Ponderby?"

"No, my lord."

Again Lord Stranleigh looked the statuesque Ponderby over with the same intentness he had formerly bestowed upon him, then turned to Mackeller.

"If you met Ponderby in Piccadilly, dressed in my clothes, is there any chance that you might mistake him for me?"

Mackeller glanced from one to the other, a slow smile coming to his lips.

"I don't know that I should mistake him for you, but one not quite so well acquainted with you both might do so."

"Wait till you see

Ponderby in his new

togs, and I think you'll

admit the likeness.

For years Ponderby

has been modeling

himself upon me, and

I unconsciously have

been modeling myself

upon Ponderby, until

now we seem to have

absorbed one another's

good qualities, with very much the same cast of feature."

All the while that this conversation, which might have seemed embarrassing, was going on, Ponderby stood like a graven image, and never even smiled.

"When does the Adriatic sail, Peter?"

"On the fourteenth."

"Very well; Ponderby, you will go to my tailors, and get a complete outfit of clothes, exactly such as you would order for me, only you must be measured for them, and you must see that they fit you with that exactness which you have always been successful in obtaining on my behalf. The tailor must have these things ready and in this house by the evening of the twelfth. You will understand that money is no object, and you will see that whatever I wish done is done promptly, and at the moment set."

"Yes, my lord."

"From the time you leave London, Ponderby, until you return to this mansion, you are Lord Stranleigh of Wychwood. Do you understand?"

(Continued on Page 24)



"Young Man," He Said Sternly, "I Don't Like a Joke of This Kind"



# The Leisure Class of Chicago

## The Narrative of a Returned Traveler Delivered in Safety at His Club in New York

ILLUSTRATED BY MAY WILSON PRESTON

YES, I am rather tired. I've just spent a week among the "idle rich" of Chicago.

I don't know the man who invented that term "idle rich," Jack, but I'll lay you a dinner—and a box-party—and a supper—and a Russian bath—that, whoever he was, he wasn't visiting a friend in Chicago when he thought it up.

If he could only be condemned to seven days of luxurious ease, in the wake of a young Chicago millionaire who gets up in the morning at the darkest hour, he'd know what it is to be somewhat fagged.

I came back from Chicago to New York on a twenty-eight-hour train. Merely a whim. But I did enjoy seeing that train stop, now and then. I'm rather thinking of taking a twelve-day boat to Liverpool, or something with only two masts on it, and no steam, to Melbourne. The Chicago definition of leisure provokes a reaction which may make me act as if I weren't wholly responsible.

I came back from Chicago after securing a hundred-thousand-dollar contract for Charlie's firm. Fact. Absolutely. You don't know me, Jack. In the proper environment I—

Yes. That very same Charlie. Remember how we used to set off five alarm clocks in his room at once in order to get him up for an eleven o'clock lecture? Yes. Lazy dog. Dreadful idler. Sybaritic beast. You haven't seen him since he left New Haven and went back to Chicago? No? I thought not. He gave me fair warning. I must admit that. It was the very night of my arrival. We

were smoking together when he casually expressed the hope that he would see a good deal of me during my stay in Chicago.

Now, considering that he had himself

invited me on from New York, and that I was then under his roof, I thought this hope rather strained. But it wasn't.

When I came down to breakfast the next morning Katherine informed me that Charlie had waited for me all the way over from the 7:27 to the 8:02. Then he could wait no longer. He simply had to go. The 8:02, it appeared, didn't get into town till 8:45. So, naturally, he had to go without seeing me.

You can imagine I was concerned. I didn't say anything, but I thought a good deal.

After breakfast I rode out with Katherine. Very fair horses. Bully grounds. Everything in perfect order. No signs of trouble. But I nerved myself to my task.

I began by inquiring, as delicately as possible, whether there was anything wrong in the business world.

It makes me shiver now to think how near I came to making a terrible fool of myself. But I was in earnest and I persevered.

I followed up my inquiry about the business world by saying that when Charlie got his five million from his father I had supposed he would take a swing at Paris. This, I thought, was rather adroit.

Katherine laughed. She always laughs. She is a wise girl, and she knows that laughter can cover about twice as many sins as charity. But she didn't deny the five million. So I went ahead.

My next move was indirect, imaginative, really poetical. I suggested that money was like the atmosphere. A low pressure at any one point, I said, was always compensated for by a high pressure at some other point, and a transfer could often be quickly effected without any perceptible inconvenience.

Worthy of Talleyrand, eh? I always did think, Jack, that I really was quite well fitted for the diplomatic service.

But Katherine either did not or would not take my meaning. I devoutly hope she did not.

She simply laughed. She is a good woman. A real woman. She laughs and lets the listener draw his own conclusions. This system sharpens the intellect of the mere male. Woman remains a mystery and man becomes an intellectual giant. Which is as it should be.

The conclusion I drew from Katherine's laughter, at the time, was that a mere cousin like myself had no right to be interested in the financial affairs of a really-truly husband like Charlie.

Thank Heaven, I said nothing more. I have instincts, Jack! I didn't understand the situation, but I just felt that there was something difficult in it, requiring an application of intellect, and, therefore, I decided to say nothing and to do nothing.

That afternoon everything was made plain. My reticence was absolutely vindicated. When I think that I came near offering to lend Charlie money I—

It was a polo game—and important.

Polo, you may have observed, requires eight persons in order that it may be played.

And let me give you another mathematical fact. Chicago has two million inhabitants. I looked that up in the directory.

Well, if you want to see a painful operation, just go out to Chicago and watch the process of extracting eight persons out of that two million long enough to play a game of polo before dinner.

My dear boy, half an hour after that game was scheduled to begin there were just two young gentlemen galloping idly up and down the field.

"One for each million," I said to Katherine afterward. But I beg your pardon. I forgot. There was a third young gentleman present. He didn't play, but he was present. I'll tell you about him.

Katherine and I had driven over to the club together. Just as we turned in through the gate a motor turned in after us.

"Look over your shoulder," said Katherine, "when you get a chance, and you'll see the Leisure Class of Chicago."

When I got a chance I looked. Three young gentlemen, three, got out of that motor and walked sadly over toward the polo ponies.

"They never do any work," said Katherine, and laughed. I was now completely on my guard, and in full mastery of the situation. I said, "Indeed," and waited.

"Absolutely never at all," said Katherine.

"Where is Charlie?" I said.

I always make a mistake when I speak. "Charlie isn't among them," said Katherine, rather stiffly.

"Are they so much richer?" I said. Again! Another false move! Speech is an insidious habit, Jack! It always brings on trouble, and yet one can't quite break one's self of it.

"No, indeed," said Katherine. "If they were as rich as Charlie they couldn't be out here at this hour!"

What do you think of that for a novel point of view?

Well, I watched those three young men on their way over to the polo field with considerable interest. Afterward I understood why they looked so weary.

In Chicago it is more laborious to avoid labor than it is to perform it. There is so much work there that it is hard work to dodge it. It is easier to toil in Chicago than it is to take things easy. A Chicagoan has to be strenuous, as well as ingenious, to get through twenty-four hours without earning something.

That's the situation. Those three young men are heroes. They are struggling against inhuman odds. They really ought to be subsidized by the local government. They are preserving the arts of leisure to future generations.

Under Socialism, you know (you haven't read about Socialism, but I'll tell you about it)—under Socialism we shall all be at leisure after having worked two hours, or two hours and ten minutes, in the morning.

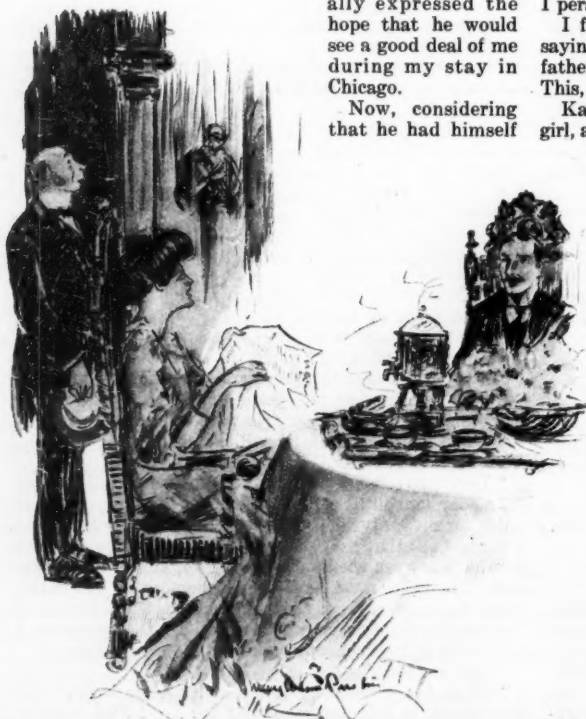
But what shall we do with the rest of the day? The arts of leisure will have become lost arts. Nobody will know what to do with his spare time. He will have to keep on working because he won't know how to do anything else.

Leisure is like pottery or any other fine art. It requires cultivation, and practice, and perpetuation through example.

What would be the use of Socialism if we should all wake up to twenty-two hours of leisure *per diem*, with no



They'd All Look at You as Much as to Say: "I Wonder Why You Were Discharged from Your Position"



Katherine Informed Me that Charlie had Waited for Me All the Way Over from the 7:27 to the 8:02. Then He Could Wait No Longer



more idea of how to use it than a Hottentot has of how to use a box of water-colors? It would be a cosmic tragedy.

Those three young men are doing their best to preserve Chicago from any such catastrophe. They ought to get a salary for it. But, perhaps, it is nobler for them to do it without any hope of pecuniary reward. It establishes the purity of their motives.

Well, Katherine and I sat on the club porch and watched the Leisure Class of the second largest city in America walk arm-in-arm over to the ponies. It was an impressive spectacle.

Two-thirds of the Leisure Class of the second largest city in America, the tallest third and the stoutest third, then got into two sets of polo togs and mounted two polo ponies and began exercising. The remaining third, a dark-haired, dark-complexioned young man, mounted the little club grandstand, on the opposite side of the field from the clubhouse, and began looking on. It was a very gay scene.

Some eighty or ninety women sat on the club porch with Katherine and myself and watched the Leisure Class, and waited for Chicago to let go of six more young men in order to start that game before dark.

After a while a third player arrived. This was cheering. "He has plenty of time on his hands," said Katherine, and laughed.

I waited. "He's only in stocks and bonds," said Katherine.

Rather puzzling, eh, Jack? I decided to wait a few minutes longer. Apparently, that young man didn't smelt iron-ore or erect skyscrapers. He was only in the stock market. And therefore he occupied a social position just next to that of the Leisure Class. Do you blame me for waiting?

Meanwhile the telephone bell rang and rang. One of the missing players, it seemed, was just signing a contract for news-print for the daily paper he owned. Another was revising a bill that was just being sent down to the Legislature on behalf of the public office he had been elected to manage. He was in politics. And all the others were in something equally protracted.

Finally, at about five o'clock, there was an eruption of male persons from the railway station. Most of these persons dropped into easy-chairs on the club porch and called for refreshments. They looked as tired as their wives looked fresh. Three of them, however, managed to work over to the polo field.

This made a total of six players. Three on a side! But it was better, at any rate, than one on a side, which had been the case half an hour before, and so they began playing.

I must admit they played well. They proved that when they met the Easterners later in the season. I suppose it takes only six Chicagoans to provide enough energy for a mere polo game.

'Twas a merry, merry sight. There were those six care-free, reckless, abandoned young men, almost enough of them to make a full game, curvetting and caracoling about on the greensward in haughty disdain of the fact that many warehouses downtown were still open! It was intoxicating. There was something defiant and daredevilish about it. One wondered how long the mayor of the city would allow such things to go on.

We were all in great good humor when we turned in for dinner.

But Charlie's cordial ambition about seeing a good deal of me while I was his guest seemed destined to be frustrated. He telephoned out to say that he simply couldn't leave the office, and so we had to sit down without him. However, he sent out a young friend of his to take his place at table.

That young fellow pleased me. He seemed to admire the three members of the Leisure Class. After dinner, in the club smoking-room, he nodded over toward the dauntless trio and said:

"They fall in with my ideas. They're willing to give an outsider a chance."

"A chance at what?" I said.

"At their money," responded this very interesting young man.

"Go ahead," I said.

"I'll explain," he replied.

"I was brought up in Keokuk, Iowa. While there, about three years ago, I read a book by a Chicago man, a man called Veblen. The title of the book was The Theory of the Leisure Class.

Mr. Veblen was a professor in the University of Chicago. I was very much impressed by his book. It was said to be the standard work on the Leisure Class. I was so much impressed by it that I determined to come to Chicago."

"I don't quite get you yet," I said.

"It's very plain," said the young man. "The place for an impecunious beginner is a place where the rich are not looking after their riches. I wanted to get to a town where I could sidetrack a million or two while the engineer was asleep in his cab. And since Veblen had written the standard work on the Leisure Class, and since Veblen was a Chicago man, I drew the natural conclusion that Chicago was the place where there was the most money whose owners were looking the other way. So I came to Chicago."

The young man paused. His experience had certainly been pathetic. When he had recovered control of himself he resumed.

"Now what chance have I?" he said. "What chance have I to pry Charlie off his pile? He actually sends me out here to dine in his stead, while he stays downtown and hammers a few more rivets into what his father left him. There is no chivalry about that kind of thing. There's nothing sportsmanlike about it. In this whole city of Chicago, with all the fortunes that have been made in it, you can walk around for weeks without finding a single family vault left unguarded. There are always about three industrious young heirs walking up and down in front for twenty-four hours a day."

My impecunious beginner discerned a sympathetic gleam in my eye and continued:

"You'd think that when their old men had grabbed off about all the money in the West their sons would have the decency to stand some ten feet away and give the outsider a sporting chance to rush in before they could get to it again. But no! They don't get far enough away to let you see the coin, to say nothing of leaving a chink for your hook. I made a mistake when I read that book. I didn't peruse the title carefully enough. It was the Theory of the Leisure Class. I know now that when a Chicagoan starts to write the standard book about the Leisure Class he has to hedge at the very start by —"

At this point a sturdy, broad-shouldered, middle-aged man interrupted our conversation. We had met him at dinner.

"I can tell you something about the Leisure Class," he said. "They're ruining Chicago. The women, I mean. Unless we find something for them to do they'll demoralize the town. The number of women who are performing leisure for their husbands in this town is simply incredible. And women aren't like us. A man can be just nothing. A woman is different. She has to do acts of mercy or acts of mischief—one or the other. And they're fussing all the time now about economic dependence. Shucks! They're dependent in the same sense in which the stockholders of the New York Central are dependent. They can make other people work for them. I suppose Napoleon was dependent in that sense. But that isn't the worst of it. That isn't the real trouble. The real trouble's the way they make their husbands work at being



"My Wife Keeps Me Up so Late that I Can't Get Up Early Enough in the Morning to Earn Enough Money to Enable Her to Entertain Enough Friends to Keep Me Up so Late that I Can't Get Up so Early!"

leisurely all night, after they've already worked all day downtown at being busy. I'm supposed to catch the 7:27, and I haven't been in bed before half-past one for a fortnight. It's telling on me. My wife keeps me up so late that I can't get up early enough in the morning to earn enough money to enable her to entertain enough friends to keep me up so late that I can't get up so early!"

The poor man broke off and grabbed his overcoat and turned to my friend.

"Say, Harry," he said, "just bring her home for me, will you?"

Harry, impecunious Harry, turned to me.

"There you are," he said. "I'll be tired in the morning than he is."

For three days, Jack, I stayed out there in the country, at Charlie's house and at the club. Then we got together, the Leisure Class and I, all four of us, and decided that it is not good for man to be alone with woman. We pinned for masculine society. We simply had to go to town. It was an unpleasant alternative. But it was necessary.

Charlie delighted to see us? Oh, charmed!

I never saw a man more charmed. He was so

charmed that as soon as he saw us he jumped up from his chair and rushed across the room toward us and fairly shouted: "Luncheon with me! Won't you? One o'clock!"

His cordiality was so intense, and he had borne down upon us in such a frenzy of hospitality, that by the time he got through saying "Won't you?" we were once more crowded back into the doorway, and by the time he got through saying "One o'clock!" he was waving a hospitable hand at us as we retreated down the hall.

During the course of the morning we accumulated six more luncheon invitations. All we had to do was to walk into a man's office. He immediately divested himself of an invitation to luncheon and we walked out.

This was my idea. It was rather clever. It insured a considerable amount of masculine society at the luncheon table. There were seven hosts when we sat down and there were only four guests. But it made eleven men!

I just reveled in that luncheon. It was a triumph of diplomatic tact.

To get eleven men together for a friendly chat in the middle of the day in Chicago, and all of those men so rich that they could afford to chat forever, if they wanted to, but, at the same time, so rich that they can't afford to chat for a min—

Yes, I could get the Mandarins to play polo if I were appointed to Pekin.

But luncheon was the one oasis in the desert, Jack. In the evening there were women. And all day, except at luncheon, there was work. Work for Chicago. And harder work for us.

Always, by eleven o'clock in the morning, we had gathered so many invitations for luncheon that we were really ashamed to gather any more, although the supply was illimitable.

Then, for the rest of the morning, we wandered about all by ourselves and waited for luncheon. And after luncheon, for the rest of the afternoon, we again began wandering about all by ourselves and waiting —

(Concluded on Page 28)



They Looked as Tired as Their Wives Looked Fresh



# REGINA'S PATH IS CROSSED

## A Mission of Reform and a Message of Forgiveness

**R**EX is a charming boy, but there are drawbacks to the joy of possessing his confidence, and when he fell in love with Stella Merrillian, and came, morning, noon and night, to explain to me the way her brown hair curled over her ears, and the way her black eyelashes shadowed her blue eyes, I almost wished that some one else was his only friend.

The relief in Stella's smile when he brought her first to see me, and she realized what a brown and unalluring little creature I am, was almost more than I could stand. She was so glad that Rex had me for a friend, she said.

"He's so easily influenced for good." But her blue eyes had not learned to dissemble yet, and what *they* said was, "Thank goodness, you aren't pretty."

Rex left her with me for the afternoon.

"I want you two to be real good friends," he said. Poor stupid boy! Life has so very much to teach him still.

Miss Merrillian sat and smiled and blushed, a vision of spring in her mignonette-green gown and primrose hat; but, after tea was taken away, she suddenly dropped her airs and graces and asked a direct question:

"What is the real truth about that dreadful little girl?"

"What dreadful little girl, Miss Merrillian?" I asked politely.

"The curious little gutter-child they call Queenie."

I laughed. "Oh, Queenie!" I said. "But surely Rex has told you all about Queenie?"

Miss Merrillian flushed with annoyance.

"No," she said. "He evades the subject in the most irritating way. And surely it is better for you to tell me the truth than that I should hear all these distressing rumors from outside?"

"Oh, well," I said; "perhaps it is. There isn't much to tell. Rex ran over her, you see, in Alexander's motor, and took her to the hospital. Then, when she came out, he adopted her. That's all."

Stella's eyes opened wide with horror. "Adopted her? But why?"

"Have you seen her?" I asked softly.

She stared. "No. But his mother describes her as quite impossible."

"Ye-es," I murmured wickedly. "But his mother is a woman. Regina—Rex calls Queenie Regina, you know—Regina is a very lovely little girl. And Rex always had the eye for beauty developed to an extraordinary degree."

Miss Merrillian smiled, and glanced across at a long mirror on the wall.

"I know," she said.

"And so he adopted her. He meant to bring her up and mould her to fulfill his ideal of womanly charm, as her face fulfilled his ideal of womanly beauty."

"No!"

"Yes," said I mischievously. "She's very dark, a black-haired, black-eyed little witch—"

"But I'm fair?" Miss Merrillian suggested in bewildered tones. "What do you mean by his ideal?"

"He meant to educate her to become a perfect wife," I finished softly—"his perfect wife."

"What?" his fiancée gasped.

"Yes. That was his idea. But it hadn't occurred to him that a girl of thirteen had probably a rather strongly-developed mind already. He didn't guess that she would try to mould him."

Miss Merrillian was too amazed to speak.

"Regina thinks she has a call," I pursued amiably—"a call to reform Rex. It's to be her life's work to reclaim him, she says."

"Reclaim him? But from what?" Stella's tone of alarm enchanted me.

"From all he holds most dear," I replied vaguely. "At least, that's what he seems to think. She's a curious product of slum mission-rooms. She lives with Rex's old governess, Miss Green. You ought to meet her, Miss



"Rex Ran Over Her in Alexander's Motor"

### By DOROTHEA DEAKIN

ILLUSTRATED BY F. R. GRUGER

Merrillian. She'll take you in hand, too, when she knows you are going to marry Rex. But—I forgot—I stopped in haste.

"What did you forget?" she asked quickly.

"It's rather awkward," I admitted. "You see, Queenie thinks *she's* going to marry Rex."

"Impertinence!" Her indignant tone amused me. "How dare she?"

"Oh, well," I pleaded; "Rex told her so, you see."

"Told her so?"

"Before he knew you, of course," I explained; "when he was full of his new scheme—in the first glow. He abandoned the idea directly Regina took his reformation in hand. Although he's so fond of her, he says he'd rather die than marry a girl who grew up with the intention of saving him from destruction."

"I should think so."

"But Queenie hasn't abandoned the idea, and he's never dared to break it to her yet that he has."

"Well, what's going to become of her?" Stella asked fretfully. "Why don't they send her home?"

"They did," said I—"twice. She came back. She always came back. Like the cat, you know. She thinks it's her duty to stand by Rex through thick and thin. She swears she'll never leave him."

"But this is absurd." Miss Merrillian rose in haste. "She ought to be sent to an orphanage or an asylum at once."

"It's a good idea," I admitted cheerfully. "Only, you see, she isn't either an orphan or an imbecile."

"If I have any influence," she cried, as she arranged her white veil, "she shall go to a reformatory."

"She's a whole reformatory in herself," I interrupted with a smile. "You can't send coals to Newcastle."

"Without delay," finished the girl sharply. "As I shall put it Rex will find it difficult to refuse me."

"That or anything," I murmured admiringly. She was very pretty. "I'm sure he will. Besides, as Queenie often tells him, he doesn't know *how* to refuse people. There's a hymn she sings to him sometimes. The chorus is, 'Have courage, my boy, to say no.' Have you heard it?"

"Of course not," she cried indignantly, as she took her leave. I wondered, as I watched her go, what Queenie would do when she found that she had a rival in Rex's reclamation. But it was "Poor Rex" that I murmured as I turned away. I'm afraid I hadn't taken much to his pretty Stella.

It was three days before I saw any fruits of this interview, and then it was Queenie who rushed across the garden to me, her long, black legs covering the ground at an extraordinary rate, and flung herself on the grass at my side, bursting into a storm of noisy tears. Her black hair covered her face as she laid her head on my knee, and I stroked it mechanically. It was very silky and thick, as Rex had often told me.

"Well, Regina?" I said at last.

"I've come to you, Miss Molly," she cried, "because them others is all agen me. They're sending me to school. Oh, it's a shame—so it is. It's a shame."

I started. Stella had not lost any time then?

"But you must not cry about it," I said gently. "Think how jolly it will be to have other girls to play with, and nice, interesting lessons every day."

Regina sat up and regarded me fixedly with one black eye. The other was lost behind her hair.

"I don't want no other girls," said she. "I don't want no one but 'im. I'll come back. I'll run 'ome. I've done it afore. I've not leave 'im to go slidin' down the broad path as leads to —"

"Regina!"

She sniffed.

"If you want to please Rex," said I diplomatically, "you will try to

become a nice little lady, so that —" I stopped in haste, for Regina's eyes lit up, and I had forgotten for the moment that Rex's plans for his future had changed.

"So as I shall be a proper fine lady when I'm eighteen and old enough to be married?" she asked.

I felt the telltale color rise to my cheeks under her keen eyes, but I wasn't going to be the one to break the news about Stella Merrillian. Not I. Let Rex do his own shabby work.

"My dear little girl," I said kindly. "It's too soon yet to talk about these things. Of course, you want to grow up to be a nice, well-behaved girl."

"Don't know as I do," she remarked uneasily, but I think my words sank in for all that, and I wrote a little friendly note to Rex when she had gone, praised his pretty Stella, and asked him to come and see me. He came. Of course he came. He is a dear boy.

"Regina's getting too much of a good thing," he remarked curtly. "I didn't expect you to stand up for her, Molly. I thought you'd see I was right."

"You always do expect me to see that you are right," I answered coolly.

Rex groaned. "Look here, Molly; Stella and her mother dined with us last night for the first time. Regina slipped in without asking—you know how irrepressible she is—and saw me drinking my second glass of claret. How would you like it if a child of thirteen suddenly appeared, pointing her finger at you, and recited some dreadful poem, beginning 'A drunkard reached his dreary home,' in front of the only girl you'd ever loved, and her mother?"

"Rex!"

"It's unspeakable," he said. "She must go to school at once. I saw that even before Stella —"

"Ah!" said I.

"The darling," said he fatuously. "She said it went to her heart to see me looking so worried. No one else ever minds how worried I look. At home they think I'm merely sulky, and say so. But Stella —"

"I certainly think it's time Regina went to school," said I sadly; "but I think it's time for something else, too, Rex. I think you ought to tell her about Stella Merrillian."

His face fell.

"She regards you as her own particular property, Rex."

"That's the very deuce of it," said he.

"She'll be a very lovely girl when she grows up," I murmured irrelevantly, "and, if she goes to a good school—"

"I don't believe any decent school will stand her."

"Oh, yes, they will. She's a sharp little creature. She'll learn to speak nicely enough in a year or so."

"Why should I be obliged to tell a child of thirteen that I'm going to be married? It's too absurd."

I said no more, and Regina was not told. Rex asked us all whether it wasn't the main thing to get the child off to school without a fuss, and I suppose it was. And it was none of my business to point out that she had been lured away under false pretenses, was it?

And until Christmas Regina was safely out of the way. Then came the holiday question. Stella said that, if she did come home, she ought to stay with Miss Green, as she did before. Rex thought the poor little kiddy ought to have a good time as a reward for not being expelled or running away. No one could enjoy a holiday, he said, spent with Miss Green. Rex's mother settled the matter.





I Almost Wished that Some One Else was  
His Only Friend

"Queenie shall come here," she announced, with a firm glance at Rex's betrothed. "She will be more presentable now. It will brighten the house up to have a child about."

It occurred to me that, even in her gayest moments, Regina could hardly be called a little ray of sunshine, but I didn't say so. And, perhaps, Rex's mother only wanted to irritate Stella. She certainly succeeded. Miss Merrillian came to see me, two days after Queenie arrived, in a regular royal rage.

"I won't stand it," she cried. "The child is unbearable. She stayed up till eleven last night in a tomato-colored silk frock that must have cost his mother pounds. She clung to Rex all the time, and I never saw him alone for a moment. She sits and holds his hand! Outrageous!"

"She's only thirteen," I said apologetically, "and he's been very good to her."

"She won't always be thirteen. And Rex is too soft-hearted to say he doesn't like it."

"Doesn't he like it?" Her face flamed.

"He hates a girl to be clinging. That is why he was first attracted by me. I never was."

"No," said I. "You never were."

"Regina must be told that Rex and I expect to have the small drawing-room to ourselves after dinner, but people are so absurdly afraid of hurting her feelings. Feelings, indeed! I'd give her something to feel for twopence."

"I'm sure you would," said I soothingly.

I was to dine with them the next night, and went rather too early. Only Regina was there to receive me. In an embroidered golden frock she crouched on the hearthrug before the fire, swaying to and fro, her knees clasped by her thin little hands, her eyes full of black magic and mystery, her dark hair half covering her. She looked like a witch crooning there. I stole up softly and listened to the words of her song:

"The devil and me, we don't agree;  
Glory, Allelooyer!  
I hate him, an' he hates me;  
Glory, Allelooyer!"

"My dear, what a song!"

"It's a hymn," Regina scrambled to her feet and held out her hand.

"How do you like school?" I asked. She scowled at me. "Gettin' used now. Lor', what a life I did lead at first. Their hearts was as full of sin and wickedness as a hegg's full of meat. But as soon as I got fairly going I did enjoy myself. There's not a girl in that school now what isn't well started on the road to grace." Her eyes flashed as she spoke. I laughed.

"Oh, Queenie, you didn't try to reform —"

"They needed it," Regina assured me earnestly, "awful bad. Casting out their slurs! But I showed 'em the road they was treading."

"Regina! Don't they teach you to speak like a lady?"

Regina flushed and subsided in hurt silence on to the rug, and I could not apologize just then, for the others came in. The glorious vision of Miss Merrillian in a rose-colored gown with pink buds in her brown hair depressed me, and made me glance disparagingly at my own reflection in the glass. It is well to be sweet and twenty, with a face like a rose and eyes like the summer sea—and yet Stella's pretty mouth was as sulky as possible that evening.

Regina stood on the rug with sparkling eyes and entertained us as we waited.

"I went to a lady 'at tells fortunes when I was at school," she said, "me and another girl, and she told us lots of queer things. She said I was to bring help and happiness to a fair gentleman with a weak charickter."

Everybody laughed except Stella, who murmured in an undertone that she would like to slap her.

"What else did she say, Queenie?" Rex asked lazily. Regina nestled against him, gazing adoringly into his face.

"She said a lot of other things. A journey, and some money in a letter —"

"I sent that for your ticket," Rex's mother remarked. "It didn't need the powers of darkness to tell you that you would come home for your holidays, my good child."

I glanced at Miss Merrillian.

"What else?" I asked.

"She said my path would be crossed by a fair lady."

Regina stared around with innocent eyes.



"Take No Heed of Her,  
for by Her Own Ends  
Will She be Defeated"

"Well?" Rex's mother inquired with interest.

"She said as 'ow I wasn't to take no notice of 'er. 'Do not heed her.' Regina's tone, as she carefully repeated the prophecy, was cheerful. "Take no heed of her, for by her own ends will she be defeated."

That's all as the lady would tell me. I think it's the 'rithmetic mistress that she meant. She crosses all our paths a deal often than we could wish. We both on us thought it was the 'rithmetic mistress."

After dinner Stella and Rex went away to the inner drawing-room, and Regina would have followed them but that I held her back, and made her talk to me.

"Why does she always take him away from me?" she demanded fiercely, and Stella unfortunately overheard her. In half an hour Regina slipped in to them unnoticed, and presently Rex, with an irritated expression, reappeared, leaving the folding doors wide open. He went out of the room, and then I saw Stella rise and walk across to poor Queenie with a red face.

"You are a very naughty, impertinent, interfering little girl," she deliberately said.

"What for?" Queenie faced her defiantly, her small brown hands at her waist.

"Because you can't see when you're not wanted."

"E wants me."

"Nothing of the kind," said Stella sharply. "You are the greatest nuisance to him. He often says so."

Poor Queenie. Her face grew white; then the quick blood rushed back to it, and she faced her foe pluckily. Child of the gutter that she was, she knew well how to denounce an enemy.

"Yah!" she said. "You think you know a lot, you do. You think there's nothin' like you on the blessed earth, don't you? No more there isn't, the Lord be praised. You think nobody wants to talk to no one but you, don't you? And you never says a kind word to nobody, and you think because you've got brown 'air and white 'ands as 'e likes you best. Now then!"

Rex's mother, appalled, rose to remonstrate; but, at the sound of Stella's voice, she stopped. "Let them fight it out," she said softly. "Little cat." I don't think she meant Regina.

"When I marry him," Stella said in low, biting tones, "I shall never allow you to put your foot inside my door. Do you see, you disagreeable little girl?"

Regina stared wildly.

"Marry? 'Im?"

"Next June," Stella laughed cruelly. "We are to be married next June."

With a wild cry poor Queenie rushed across the drawing-room and flung herself into my arms.

"E's not, 'e's not. 'E's promised me. 'E's promised to wait till I'm a woman growed. It's a wicked lie."

"It's quite true, Queenie," I said softly; "but you mustn't mind if it is true. Don't you want to see Mr. Rex happy?"

"No, not with 'er, I don't." She pushed her hair out and stared wildly about her. "She'll never make no one happy. What does he like 'er for? Her 'air ain't nicer than mine. She puts it in curlers at night. I seed 'er do it. Mine's natural. Mother said it curled lovely from a child. Her eyes isn't nicer than mine, is they?"

It was a pitiful exhibition. Stella completely lost her temper, and came swiftly across the room and soundly boxed Regina's ears. And it was at that unfortunate moment that Rex came back. Queenie with a shriek rushed across the room and flung herself into his arms. It was all very absurd; an unheard-of thing, as Stella's mother pointed out afterward, that a thirteen-year-old child of the gutter should be allowed to make these scenes and upset grown-up people. And it was shameful that Rex's mother should have taken Regina up to bed herself, and tried to comfort her with chocolates, instead of whipping her well and keeping her in her bedroom on bread and water.

Rex was curiously quiet that evening. Regina's headlong rush into his arms, her beseeching cry that it was "not true—it couldn't possibly be true!" had upset him in the most unaccountable way. Stella did her best to cheer him with her pretty ways, and her winning smile came back in full force when Regina was safely in bed, and yet Rex was so strangely downcast. I don't wonder that she was annoyed. And then the thunderstorm came on, and Rex's mother persuaded me to stay the night because of my cold. That was how it

(Concluded on Page 29)



"I Don't Want No One but 'Im"



# THE SATURDAY EVENING POST



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GEORGE HORACE LORIMER, EDITOR

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## The Stock Exchange Lid

A NUMBER of measures are urged for putting a lid upon the New York Stock Exchange. None of them seems very likely to succeed.

What distinguishes that institution from practically every other great gambling joint is precisely the bona-fide character of its transactions. On the London Stock Exchange and on our big grain exchanges, for example, the gamblers simply deposit their stakes and, as the market fluctuates, settle their gains and losses among themselves. The operation amounts to a bet, pure and simple, upon the course of the market. Millions of bushels of wheat are "bought" and "sold" without distributing a kernel of real wheat.

But transactions on the New York Stock Exchange are, in form, as strictly legitimate as the trade in potatoes or calico. The commodity dealt in is actually delivered and paid for in full in cash—with money borrowed from the banks. Every time a man bets a thousand dollars on stocks, therefore, he uses at least eight thousand dollars of banking capital.

This strictly legitimate form of the operation makes it exceedingly difficult to reach Stock Exchange gambling by law. At the same time, the absorption, by the game, of immense amounts of bank funds makes the Exchange peculiarly injurious to the country at large.

Suppose now we had a law that no stocks must be delivered and paid for for the purpose of carrying out a gambling transaction; that bettors on the stock market must simply put up their stakes and settle their losses or winnings according as the ticker showed that they had bet right or wrong. The law, of course, would be illegal, for other and general laws forbid all gambling; but the especially obnoxious feature of stock-market gambling is precisely that one which makes it so very bona fide and legal.

Other illustrations might be cited of the familiar fact that the sin which is on the right side of the law is often the most harmful and the most troublesome to deal with.

## Fishing with Big Bait

THE effort of a large fiduciary institution of Wall Street to ornament its presidency with an ex-Secretary of the Treasury, and the action of another Wall Street concern in an exactly opposite direction, naturally recall the plan, attributed to Balzac, of starting an immense grocery in Paris in which the most famous authors of that capital should be partners and where all of them should appear personally at least once a day. It was calculated that the rush of curious customers would insure an immense trade, and in time, with honorable dealing, a monopoly of the Parisian grocery business might reasonably be hoped for.

Mr. Cortelyou's name and presence, it was believed, would at once reinvigorate the sadly crippled Knickerbocker Trust Company, while Mr. Shaw's friends point out that he attracted eight millions of deposits within eight months to the bank of which he was nominal chief. That Treasury officials do exercise this magnetism upon deposits seems to be proved by the fact that, after several years' experience, important monetary concerns are still eager to adorn their rosters with the names of such officials. Seven or eight men, at least, within a few years, have gone from that Department to large bank salaries.

We do not, by any means, question the wisdom of this from the point of view of the employing institutions. But

the wisdom of the Treasury men seems to us somewhat questionable. In the banking business, to attract deposits is the great thing, and if Treasury officials have the power in that regard which the opinion of bankers attributes to them, we wonder why they do not exercise it for the greatest possible advantage to themselves.

We should like to see a new bank, owned, organized, directed and officered by Messrs. Cortelyou, Shaw, Gage, Vanderlip, Roberts, Dawes, Lacey and Ridgely. We believe it would irresistibly attract all the deposits in the country, and secure for itself that virtual monopoly of business in its particular line which Balzac expected for his authors' grocery.

## Divorces in the Railroad Family

THE Government's suit to divorce the Union Pacific and Southern Pacific roads is a great mistake. If that union is illegal, so, also, very clearly, is the combination of the Lake Shore and the Michigan Central, which are "parallel and competing" lines in a much stricter sense than are the Harriman carriers. Both are controlled by the New York Central through ownership of stock in the same way that Union Pacific controls Oregon Short Line and Southern Pacific.

To go a step further back, in the New York Central system alone, the Vanderbilt enterprise controls the Nickel Plate, another "parallel and competing" road; a little further back, it controls, also, the "parallel and competing" West Shore Railway.

Indeed, to enforce the silly statutory theory that railroads in a position to compete must not be combined would throw into confusion a considerable part of the transportation system of the country. Confusion and vexation, for a time, would be the only result.

No public good, so far as we are informed on the subject, ever came of the Government's "victory" in dissolving the merger of the Northern Pacific and Great Northern. None will come of any court decree ordering the Union Pacific to dispose of its Southern Pacific interest. When the principle of Government regulation of rates and practices is introduced even the theoretical need to prevent combinations disappears.

In place of this merely embarrassing suit we should like to see action by the Government to make the position of the railroads easier, as by legalizing pools—that they then, with unquestionable justice, might be held to the strictest accountability.

## About Going West

"I AM a bookkeeper," writes a correspondent from the Northwest. "I had a position East at a hundred and ten dollars a month. But I read advertisements of this land of opportunity, and came here. Found the labor market for clerks badly overstocked. Hundreds of Eastern men and women of some education and refinement are coming to this country with only a little money to tide them over until they can find something to do. Their plight is pitiful. Living expenses are very high; a little money is soon gone. The commoner kinds of labor, such as an educated man might turn to in the East in a pinch, are done here by Asiatics, with whom a white man cannot compete."

"I am better off than many, for I had a little capital saved up, and I now have a job as night watchman at two dollars a night for fourteen hours' work; but a decent bed costs seventy-five cents. Real-estate boomers will advertise to get people in here, holding out prospects that they can at once find work at high wages. They are worse than patent-medicine advertisements."

Opportunities there are in the West; also bitter problems of food and lodging, at high prices, among strangers. The vigorous, young community, chock-full of confidence and yearning to grow, is a bit too prone to adopt the sure-cure, patent-medicine style of advertising. The advertisers, of course, are persons who have good jobs, and who, naturally, see the situation from that point of view. That there is another point of view from which it may be regarded—West as well as East—our correspondent shows. When you go West, young man, go not blindly and unprovided.

## A Ghostly Chair

THE oddity of the bequest to Clark University of five thousand dollars to enable it to investigate ghosts consists in the smallness of the sum. Were it a hundred thousand dollars or upward, the bequest, we should say, would be very normal and typical.

It costs a lot of money to investigate anything nowadays. Merely to set the modern academic machinery in operation in a given direction is expensive, and one good investigation calls for another. If Clark succeeds in running down even one first-class ghost—say that of Caesar at Philippi—for the sum bequeathed it will be doing very well. And that, obviously, will be merely breaking ground; for Caesar's ghost, august though it be, possesses

absolutely no scientific value until it is compared with other ghosts—Hamlet Senior's, Banquo's, that of Cork Lane, and so on.

This money, in our opinion, should be employed to stimulate an interest in ghostology among other patrons of education to the end that a permanent and liberally endowed chair of that science may be set up.

We marvel that nobody has left a large endowment to a university for the purpose of investigating universities. Here is a subject more mysterious than ghosts and certainly, at least, as important. The modern American university, branching out continually into all sorts of experimental fields—partly because its competitors are branching also—is a good deal what the battleship was before it had been tried out in actual combat. Whether a lot of the money is well spent, whether much better results could not be achieved in different directions, nobody knows. We wish to see an endowment to investigate investigations.

## The Representative Peer

LORD CURZON'S election to be a representative Irish peer was opposed on the ground that he had never lived in Ireland, and had no particular knowledge of or interest in Irish affairs. It was not, so far as we know, opposed on the ground that, in respect of the most important political question before Ireland—that of home rule—he had declared himself in opposition to the wishes of a great majority of the Irish people.

It would have been strange if he had been opposed on that ground, for the peers of Ireland who elected him as one of their representatives in the Upper House of the British Parliament no more represent the people of Ireland than the Senator from ——— (take your choice of any one of the half-dozen States that will come to mind) represents the people of that State.

Lord Curzon, who, when his father dies, will be a peer of England, is understood to have preferred a representative Irish peerage, because one of the many peculiarities of the British constitution is that an Irish peer is eligible to the House of Commons. It was felt that a man of Curzon's distinguished service was entitled to pick out the kind of seat in the Upper House that suited him best; and he is now chosen to represent Ireland in the House of Lords because, in India, he so well represented the sort of government which Englishmen think Indians ought to have—the Indians themselves, so far as they are capable of expressing an opinion at all, thinking otherwise.

If there were a peerage of India, as well as of Ireland, Scotland and England, we should expect that it would elect as its representative in the House of Lords some noble islander who had done good service for the empire by carrying out, in Ireland, the English idea of how that country should be governed. Nobody, of course, expects a peer to represent merely the people in whose name he takes his seat.

## Is Bigness the True Aim?

ARE the universities inspired too much by a passion to be big? That question comes up in pondering the annual report of the New York Insurance Department.

In 1904, says Superintendent Kelsey, the life-insurance companies of New York wrote \$1,147,000,000 new business; in 1907 only \$455,000,000. For several years prior to 1904 there was an average annual gain of \$473,000,000 in insurance in force; but, for the last three years, there has been an average annual net loss of \$18,000,000 in insurance in force.

Many insurance men undoubtedly regard these facts as a heavy indictment of the insurance laws of 1905; as prima facie evidence of the folly of the insurance reform. Yet, obviously, the real test is not how much insurance there is, but how good it is. Is the six billions now in force a better article than the slightly larger amount that was in force in 1904?

There can be no doubt about the answer to that question. The billion of new business written three years ago was tainted with fraud upon the old policyholders and the new. It contained an immense waste. Gross sales of patent medicines have fallen off since the pure food law went into effect, but fewer people are being poisoned with whisky and cocaine.

A good deal of dissatisfaction with the insurance laws finds expression. That which arises simply out of the notion that a life-insurance company exists for its own power and glory, and that its chief duty is to be big, will get no more consideration, we think, than it deserves. The insurance laws are criticised—with all seeming sobriety, too—on the ground that, by prescribing investments, they make the companies less useful to the security market than they formerly were. This is a charge likely to make a policyholder, remembering the Hyde syndicates, sit down and weep with shame.

To see which one can be the biggest is a poor motive for life-insurance companies, for universities, or for almost anything except prize steers.



# WHO'S WHO—AND WHY

## B. C.'s Fireworks

SOMEbody floated a story once that the Honorable Bourke Cockran, of New York, intended to become a monk. It was a good story, with a lot of romance and feeling in it, and it looked mighty well in the public prints, and had much vogue and amplification until one of those non-romantic fiends in human form, cynical to the last degree, who writes paragraphs for editorial pages in the newspapers, put out this one: "The New York papers say Bourke Cockran is going to become a monk. If he does, it is a cinch he won't join the Trappists."

That is all there was to it, but it sent a laugh across the country, a ha-ha from the Atlantic to the Pacific, for nearly everybody who read it gave it thought, thus: Trappists? Trappists? Oh, yes, the monks who never talk—vows of eternal silence—no, you bet he won't. And he didn't. Instead, he came back to Congress as soon as circumstances—which is a polite name for Tammany—allowed him to. He had been in Congress once before, but Mr. Richard Croker crossed his fingers one afternoon and ended, for the time being, the career of one of the principal contributors to the Congressional Record. Later, after Mr. Croker had retired to Ireland, after steadfastly refusing to tell where he got what he retired with, Mr. Cockran resumed his career, for Mr. Charles F. Murphy desired to have somebody on the New York City delegation besides the Honorable William Sulzer who could speak fifteen coherent words.

He is in Congress now, loaded to the guards with language, and spilling some, from time to time, for the edification of all who are present, including himself. You see, the Honorable Bourke is a natural orator. We have many kinds of orators in this country: natural, and some who are unnatural, and silver-tongued and golden-thoughted, and limpid and limping; but the best of all are the natural ones. They are the boys who get up and tear it off the reel for hours at a stretch, never pausing, never at a loss for a word or a sentence or a paragraph or a column: just natural orators, you know, full of language as a watermelon is of seeds, and exuding it from every pore.

### The Natural and the Preternatural Orator

BUT—and this should be noted carefully by all students of the orator phenomena—natural orators are divided into two classes, the plain natural and the preternatural. Plain natural orators are chaps like John Wesley Gaines, who just talk, simply get up and talk and talk and talk, and never stop until somebody hits them over the head with a mallet. Preternatural orators are typed by Cockran. Now, Cockran could talk as much any day as John Wesley Gaines does, only to do it there would have to be two halls of Congress, for they both could not operate in the same place without an explosion. The glass ceiling wouldn't stand it. He does not. He realizes that a restricted output attracts more attention than a perpetual one. Of course, far be it from him to desire to attract attention. He is not in Congress for that purpose. He is there because Charles F. Murphy said he could come, which is another matter, as all who have ever tried to come to Congress from New York City have learned. Cockran would scorn to talk merely to show that he can. Some great public question must be in the fore. Then, if everything is propitious, he will illuminate it for the everlasting benefit of his constituents, most of whom will never hear about it. An oration in the House by Cockran is a function. Modest as he is, merely desiring to do his duty as he sees it, he is not to be blamed if he puts the proper valuation on his services to the Republic. So it is announced, with as much *éclat* as the correspondents will stand for, that, on such and such a day, Bourke Cockran will submit some remarks. That is the way they always put it—submit some remarks.

If a man intends to talk for a week he says he will submit some remarks. Sounds sort of informal and spur-of-the-momentary. The date is always reasonably far ahead

## Serious and Frivolous Facts About the Great and the Near Great



W. Bourke Cockran, Formerly Principal Contributor to the Congressional Record

—perhaps postponed once or twice—so the public may be prepared and the galleries filled, to say nothing of giving an opportunity to the newspapers to mention the important event a few times more.

The time arrives. Mr. Cockran is observed in his seat, immaculately attired, the cynosure of all eyes and cynosuring a few with his own eyes, now and again, to see how the galleries are filling. All preliminaries have been arranged with the Speaker. He has consented to recognize the orator—it certainly is a sad commentary on the conduct of our Congressional affairs in this, a free country, that an orator with burning thoughts must consult with the Speaker and ask for an opportunity to let them burn—and the scenery is in good working order.

At the appointed hour the orator moves over to a seat in the middle aisle, also carefully arranged for, and rises in that aisle and says: "Mr. Speaker." The Speaker peers at him, consults with Asher Hinds to see if any time has been allotted—he is so forgetful—and, shifting his unlighted cigar, replies graciously: "The gentleman from New York."

It has begun. "Mr. Speaker-r-r," the orator rolls out, with just the suspicion of a brogue, a fine, cultivated, educated brogue, more of a burr than anything else, and he is off. Yes, indeed, he is off—off to a running start with the track fast and the conditions ideal. He stands in the aisle, near the middle door. Soon he comes to his first-act climax. He charges down to the Speaker's desk, slapping his thighs with resounding slaps, and so much in earnest that you can see the veins stand out on his forehead and note the convulsive heaving of his chest. His voice catches. There is a tear or two in his eye, which he dashes away with an impatient gesture. He backs, slowly, to the head of the aisle to get another start and down he comes again, sprinting with a cargo of words that threatens to founder him before he can get into that port by the rail. He survives. He unloads that cargo and goes back for more. For two hours or three hours he rampages up and down that aisle, oh, so much in earnest.

### A Few Whiskers and Some Emotion

IT IS affecting. Strong men weep. Once General Grosvenor almost choked, and said afterward that twenty-five per cent. of it was emotion—which was a good deal for the General—and the rest of it owing to the fact that he had incautiously swallowed some of his whiskers, so engrossed was he in the spectacle.

Rising to his sublimest climax, having beaten his thighs to a pulp and pounded his chest until that massive organ sounds like a bass drum, he makes his last spurt down the

aisle, winds up with a flight of rockets that reminds you of the Fall of Sebastopol in a Pain show, and sinks exhausted in his seat, first making a quick survey of the galleries to see how he held them.

It is over. The die has been cast. "And how much are you carrying to-night of Mr. Cockran's speech?" his secretary casually inquires that evening of the correspondents. "Not, of course, that he cares. He is indifferent, but I merely thought if you didn't get enough I might be able to furnish you with the full, revised text. Mr. Cockran is working on it now."

Two or three times in the session Cockran lets one of those go. There was that time when Colonel William Greene Sterrett sat in the press gallery, fresh from Texas and with an impressionable heart. He sat there beneath the spell of that eloquence. Presently, he could stand no more. He left and went to the lounging-room of the gallery and wept in sympathy with the cause the brilliant Irishman was advocating.

Later, the Honorable Bourke was speaking again. Colonel William Greene Sterrett sat in the lounging-room and not in the gallery. He sat and contemplated the fire in moody silence. "Why, Bill," said a friend, "don't you know Cockran is speaking? Why don't you go in and hear him?"

Colonel Sterrett took a fresh chew of tobacco before replying.

"No, sir," he said; "not me. A time back I went in that gallery when that man was speaking and I heard him for an hour. I saw him chase down that aisle like a timber-wolf was after him. I saw him beat his breast and heard him cry aloud for vengeance. My heart went out to him, my young and tender heart. I wept. I waded in blood with him. I fought and died. I said: 'Here is a man who, rising in this chamber of restricted thought, boiling over with emotion, stung by injustice and careless of consequences, is telling this Congress the thoughts that burn within him. Here is a man who has jumped to his feet to flay these scoundrels and flay them to a fare-you-well. All great oratory is spontaneous, like this, and this is great oratory.'

"And," concluded Colonel Bill, "I retired, overcome by my feelings—retired and vowed to enlist with him in this high and holy cause."

"Well, did you enlist?"

"No, I didn't enlist, for, two days afterward, I met a man who lives in the same hotel with him, and he told me Cockran practiced that speech before a mirror for ten days before he delivered it."

### The Hall of Fame

☛ Senator Redfield Proctor, of Vermont, has a passion for buying corner lots in prosperous cities, and he has a wad of them.

☛ Representative Kahn, of California, Bartholdt, of Missouri, and Kustermann, of Wisconsin, were born in Germany.

☛ John S. Mosby, the famous Confederate guerrilla captain, is in the employ of the Department of Justice in Washington.

☛ Benjamin Ide Wheeler, president of the University of California, is one of President Roosevelt's close friends and advisers.

☛ Senator William Alden Smith, of Michigan, owns a newspaper in Grand Rapids. It is the same one he sold on the streets when he was a boy.

☛ William T. Vernon, Register of the Treasury, whose name appears on all United States paper money, is a negro, and so were his predecessors for many years.

☛ Judge Richard A. Ballinger, of Seattle, who resigned as Commissioner of the General Land Office at Washington, after a year of hard work, was hailed as a recruit to the Tennis Cabinet, but he never qualified. He couldn't learn the game.



# The American Salesman in England

By JAMES H. COLLINS

ILLUSTRATED BY C. D. MITCHELL

## Why Smithers Keeps His Job

TO SELL merchandise in England, you begin with an English person who may be called Smithers. Robe Smithers in a frock coat, striped trousers, patent-leather shoes and mouse-colored spats. Crown him with a chimney-pot hat, carefully burnished. Let his board-school education be such that he will drop an "h" not more than once a day, and that when he is excited—as he seldom will be. Steep him in English courtesy, so that if a Yankee schoolma'am knocks into him on the pavement and ruins his "topper" he will say "Thank you," and hurry on. Endow him with a digestion that enables him to lunch on bitter beer and a "cut off the ordinary"—something few Yankees can do. Make him a healthy, rosy, shy young Englishman, with a nursing mustache. Show him your merchandise, give him samples. Then pin a flower in his buttonhole, and send him out to sell goods.

Nothing happens.

That is, nothing extraordinary.

Smithers will work like a navvy, according to his lights. He will trot around the territory assigned him, but never swoop down into the upper right-hand corner of territory left unprotected by a rival. He will visit all the people you tell him to see, but never dig up a prospective customer you have never heard of. He will serve you, and obey you, and accept you as boss, but he will never have the supreme impertinence to aspire to take your own job away from you and be boss himself.

### The Yankee Salesman's Waterloo

THE American manufacturer, invading England, rents an office, and then, before his first shipment of goods arrives, begins to look into the salesman question. And presently he is waited upon by Smithers, much to his amusement.

"Look at Chawncney!" he comments, under his breath. "What earthly connection can I have with selling goods?"

So he cables to New York for some Yankees who are real salesmen, and they come in the next ship. They have been trained, and know their business, and hold records at home, and their individual salaries per month are perhaps more than Smithers gets a year. Within a week the Old Man has them out at work. And now it looks as though the new London branch would do some business.

But, alas! within a month the American sends for Smithers again, because in the interval a strange thing has happened. One whole week his imported Yankees worked blithely, exactly as they would work at home. Then they all crawled into dark corners, and curled up and died, and when the Old Man held autopsies on them he found that, in every case, they had died of broken hearts.

Of all the American concerns doing business successfully in England to-day it might be impossible to find one that employs American salesmen.

Every eastbound liner had Yankee salesmen among its passengers during the height of the so-called Yankee invasion of England a few years ago. They swarmed into London to open branches and strengthen branches already established. There were ten-thousand-dollar men in the employ of powerful trusts, and little mouse-trap salesmen working on commission. There were salesmen who had real goods, and promoters who had nothing but schemes. They nearly all delivered the same opinion of London, however, after a three-day inspection from omnibuses:

"Easiest thing you ever saw—these people are in the Middle Ages."

A very few of the sanguine Yankees succeeded in selling what they had come to sell, or promoted what they wished to promote. The vast majority came home within a few months, and some of them in the steerage.

Those who met defeat were the ones who hoisted the Stars and Stripes at Liverpool or Southampton, and descended on London expecting to build in weeks a trade that would take months at home, and really needed years in England. They clung to typical American selling methods. Their



He Will Say "Thank You," and Hurry On

experience told them that people like to buy from the man who dresses well and looks prosperous; that you must talk business all the time, and be full of your goods; that, if you don't sell to-day, you will eventually; therefore persist. They put John Bull's name on a mailing list, and called upon him three times a week to insist that they had something brand-new—greatest office device yet perfected—long-felt want—indispensable in every business. They stuck to the optimistic, positive arguments that sell merchandise to Americans, and did it in good faith, and usually kind friends at home cabled them money enough to come back second-cabin.

There was a minority, however, that did differently, and these men are mostly in London yet—a small aristocracy of good sense and adaptability, who saw that John Bull takes three years to do what we do in one, that he is pessimistic instead of optimistic, and negative instead of positive, and that he must be worked entirely as "a long-time proposition." They waited. They got acquainted with his methods, picked up his native language, followed his politics and sports, let their clothes run a bit to seed. Then they wrote John Bull asking for an appointment, and talked to him about this way:

"My people in America, you know, sent over a new contrivance—patent jimcrack—what-you-may-call it. Venerated chief in New York—our company manager—particular pet of his, you see. What I'd like is permission to put it in your shop here, if not in your way. Possibly you can use it. Very doubtful, though—down't fawncy it's up to much. Cracked up by our people at home in usual Yankee fashion—great labor-saver, does the work ten times as fast, one-quarter the cost, child can operate it, and all that sort of rot."

John Bull agreed to give the new device a trial.

"But, I say," continued the American, "if it gets in your way, you know, you must chuck it. Don't mind me."

"But, my dear fellow," encouraged John Bull, "really, now, you mustn't be despondent—why, I dare say this may be a very good new Yankee notion, as Yankee things go."

Thrown from his own inevitable negative side of the sale by such tactics, John found himself mysteriously on the positive side, and rather prided himself subsequently on making a fine showing with the new contrivance when he put it in service.

Those who adapted themselves to English customs, however, were a very slender minority. For the most part our transplanted salesmen expected to find a ready hearing, as in the United States, where the salesman is not only universally received and listened to, but respected as an intelligent outsider, who may bring valuable suggestions to a business man.

In England, on the contrary, a salesman is considered strictly as an interloper, unless he represents a house with which the house he visits has long been doing business. Even then, to suggest an idea as to how John Bull might improve his methods would be regarded as impertinence. So he is usually devoid of ideas.

One of the large American corporations making railway and other equipment went to England, built a great factory and sent over a corps of picked American salesmen to place its devices with British railways. Some of these men were paid as high as \$10,000 a year. But when they



Pin a Flower in His Buttonhole and Send Him Out to Sell Goods

went out to sell goods they found it impossible even to gain access to railway principals. The man earning two thousand pounds a year was turned away by some British clerk earning a hundred, and maintained for that very purpose.

A New York salesman went to London to sell dry-goods novelties to the British department stores. After weeks of fruitless calls he was unable to get a hearing. Buyers for these stores knew nothing of the company he represented, and refused to examine his samples on their merits. Finally he placed selling rights with a London jobber who had been dealing with those stores for a quarter-century, and the jobber soon had the Yankee goods on their shelves. Once before the consumer, the effect was precisely as the American salesman had promised—the public wanted them, and demand grew quickly.

When it comes to distribution, there is a strange temperamental difference between the Briton and the Yankee. No personal prejudice or custom of the "Trade" is likely to stand long between an American manufacturer and the public. What the consumer wants or doesn't want—that alone is considered decisive. If the Trade intervenes then the manufacturer goes to the consumer, and the latter constitutes the final court of appeal.

But British manufacturers and jobbers have immense respect for that awesome body known as the Trade. Plans are made with the Trade in view, and action governed by what the Trade will think of this product, or do in that case. The public is not only consulted last, but in the greatest number of cases never at all.

This leaves the large loopholes in every industry through which the Frenchman, the German and the Yankee invade John Bull's home market, and of this trio the Yankee is usually most successful, because he readily carries his merchandise out of the Trade's sacred jurisdiction and before the great British public itself.

If his commodity is such that he can put it directly before the British public, and follow up his advantage closely and intelligently as at home, he usually wins.

"Wot's this?" asks the Trade. "Not consulin' us? Very irregular—very. Mowst ex-tward-nary!"

But the great B. P. says, "Wow! that's just what we wanted!"

Where the Yankee meets defeat in England is in selling to the wholesaler, the shopman, or the great concern that buys supplies. Here trade usage and tradition, family connections and perquisites, fall upon the light-minded youth from Chicago or New York, who would go through England as through a town built over night in Indian Territory. In most instances he is not only crushed, but he never knows exactly what fell upon him.

### The Little Private Company of Big Dividends

THE chairman of an English railway died. When it came to settling his estate, one of the heirs expressed lively interest in a small block of shares of an obscure company manufacturing a certain kind of railway apparatus. The executors considered them of little account. It was a close corporation, and no quotation obtainable. So the shares were secured for this heir. The latter then explained that stock in that little private company was held only by chairmen of railways, who had organized it among themselves, and bought its output for their roads. It paid dividends of several hundred per cent.

It is often a condition of this sort that makes it easy for the \$500 clerk to halt a \$10,000 Yankee salesman selling railway supplies. John Bull is an awfully decent sort to know, and frightfully straightforward in some things. Yet one may live long in England and never see a native with wings.

But conservatism on the part of the Trade is the worst obstacle. Say "Yankee methods" in London and one classic instance comes to every Englishman's mind—that of the sale of the encyclopædia by Yankee book agents. No Yankee concern could have produced that book. No English concern could have made it "an indispensable adjunct of every cultured home." Before the Yankee book agent came, an Englishman consulted the encyclopædia at a library. This work was sold to a wider clientele by the simple expedient of putting it before the British public. But before a channel could be found through the Trade, it is said, the promoters visited every prominent newspaper in London, and had their proposals rejected. Only the Times had been passed by, because it seemed mere foolishness, even to a Yankee book agent, to lay such a proposal before the conservative "Thunderer." As the story goes, it was done as a last desperate chance. And it won!

Not long ago a large London jobbing house made a change in its way of doing business that gives a curious



insight into the Trade. This concern handles products of many British manufacturers, selling both in America and at home. Who paid the selling commission? The manufacturers? No. Incredible as it may seem to business men in this country, the customers paid five per cent. commission on their purchases. When the jobber lately shifted this commission on to the manufacturers, and charged them an additional percentage to show their products in a new London showroom, it was as though the foundations of the deep had been broken up in the Trade.

In a country where the buyer pays for the privilege of buying, it is not to be expected that salesmanship will have reached a formidable state of development. John Bull still fancies that trade ought to come to him unsolicited, as in the days before he had competitors. This belief leads him to appoint an advertising manager sometimes and insist that the new functionary type his own letters.

Against such a system only the meek and patient Smithers makes headway. One grows accustomed to stumbling over him in dingy anterooms, dressed in his formal rig, a sort of wedding guest of commerce, eternally waiting, waiting. Every porter is instructed to halt him. Any page can block his way. When the stout old fabric of British commerce was built, all the chinks through which he could possibly gain entrance were carefully calked up. So Smithers' employer seems to select him for his capacity to stand rebuffs, and then turns him out to go doggedly from anteroom to anteroom, on the principle that, as even the stoutest defenses have a weak point somewhere, he may accidentally get to see some one.

### The Way Smithers Does

YOU watch him enter haughtily. Half a dozen commissioners and pages spot him at once. He counterfeits the air of one having an appointment, and begins his siege. Merely as a pest he often attains surprising efficiency. First, by evasion, he has his name taken in—Mr. Smithers wishing to see Mr. John Bull. The page is assured that Mr. Bull will know Mr. Smithers. He departs suspicious, and presently returns. Will Mr. Smithers state who he is from? Smithers names his firm, and the page goes and comes again. Mr. Bull is wishful to know upon what errand Mr. Smithers has honored him with this visit. Then the unfortunate Smithers has to admit that he is trying to sell something, and Mr. Bull sends word that he cannot see him. And then all the uniformed commissioners and pages fall on Smithers, figuratively, and cut him into shoestrings.

Smithers is distinctly a food-for-powder article. His employer sends him about to bother the Trade, comfortable in the knowledge that, if some exasperated person actually kills him, the loss to the staff will be small. He isn't trained to talk, knows little of selling science, and would have scarcely anything of an impressive nature to say to Mr. Bull if he got access to him.

The British life-insurance canvasser, on the contrary, can be headed off, confused and routed by a few leading questions. Start an inquiry into surrender values, participation, discounted bonuses, and he grows pale, turns limp and may be thrown out a window.

Smithers can, it is true, keep up a flow of conversation about the stuff he wants to get rid of. But he presents his case from his own side, and tries to badger his prospect into buying. The Yankee salesman works by presenting arguments that lead the customer to form his own decisions. He gets up a better brief, as it were. Smithers is largely abstract. He insists that, really, sir, you don't know what you're missing by not having this. Whereas the Yankee shows that you've been losing four hundred and twenty-eight dollars and sixty-seven cents a year for the past five years by not having it. Smithers often lacks tact; working on the assumption that he is never going to get another interview, he becomes importunate—and never

does. A Yankee salesman, perceiving that the deal is not ripe, leaves a nice round loophole through which his customer can retire with dignity, and thus gets access to him again.

Because he is what he is, Smithers has made an environment peculiarly discouraging to the highly-organized American salesman, and there are many stories of disaster to the latter in England.

An American publishing house found itself incumbered with some subscription books in London, and sent over one of its best salesmen to dispose of them as he saw fit. This salesman arrived, looked over the field, and concluded that a certain concern publishing religious journals ought to use his books as pretexts. He worked up a plan whereby they could be handled profitably, and started out to see the head of that house.

His dress was typically American—the pointed shoes, wide, padded shoulders, peg-top trousers and full-cut clothes that an Englishman considers exaggeration, and by which he recognizes a Yankee as far as he can see him. His methods were American, too. Arriving at the street where his prospective customer did business, he mentally reviewed his proposal, found two or three details not clearly thought out, and walked around the square until they were properly arranged in his mind, and he knew what he was going to say.

The publisher was busy in his shirt-sleeves, surrounded by a dozen "clarks" on high stools. When the Yankee told him that he represented the sales department of an American house, the publisher turned on him angrily.

"Then why didn't you knock before you entered this room?" he demanded.

The American flushed. Nobody had ever spoken to him like that.

"I want you to understand, sir," he retorted, "that I expect gentlemanly treatment from the people I do business with."

"Well, what is your business?"

"I came here to submit a proposition to you. But now, by jingo, there's only one thing I want, and that's an apology!"

Nobody selling goods had ever talked just like that to the Englishman. Every clerk sat motionless on his high stool, ears pricked, pen poised, watching what was happening to the chief. The latter's prestige with his servants was in danger of disintegration. To save it he motioned the visitor into his cubbyhole of a private office, closed the door, and asked:

"What can I do for you?"

"I want nothing but an apology," insisted the Yankee.

"Very well, then," said the Englishman, coming down handsomely, "if I've wounded you I'm sincerely sorry. Now what else do you want?"

The upshot of this interview was a good sale and a good friend.

Into another London office, late one afternoon, a newly-arrived American penetrated and knocked at a private door. Presently it was opened six inches and an Englishman looked out.

"Well, how did you get in here?" he asked.

"I represent —" began the visitor, but the door was already closing. It moved only a couple of inches, however, and then would go no farther. For the American had put his foot in the opening.

"Take your foot away immediately," commanded the Englishman, "or I'll come out there and thrash you."

"I'll not take it away," announced the Yankee, "for I've traveled three thousand miles to see you, and I'm going to do it."

It looked for a minute as though there might be apoplexy behind that purple face. Then the Briton's manner changed.

"Why, that's a long way to come," he said. "Walk in."

And in this case, too, a large sale followed.

The Yankee salesman deals with his first few English prospects in a blithe, high-handed fashion. Where he begins to totter, though, is with the sixth or tenth. Up to that point he carries the fight by main strength. Then some morning, a fortnight after setting foot in London, he suddenly has it borne in upon him that there must be half a million Englishmen



She Sticks Out Her Tongue Behind His Back

in England, and that they're all like this, and that life will always be a battle against conditions that hardly have a counterpart at home. So, unless he can work out a new mode of attack, he hurries back home. Selling goods to the Englishman calls for much the same tactics practiced by the little Yankee newsgirl who sees an abstracted elderly gentleman approaching.

"You don't want any paper—you don't—you don't!" she mutters under her breath. Elderly party still abstracted. "Go past, go past—go on about your business," persists the child. Elderly party now very near, and still deep in thought. "Don't stop—don't stop—don't ask me if I've got the Tribune." The charm begins to work. Elderly party wavers, stares about, is vaguely in want of something. He sees the girl and her papers. "Ah, my dear, have you the Tribune?" he asks. "Here you are, sir—three cents," she says sweetly, putting it into his hand.

Then as he falls back into reflection and goes on down the street she sticks out her tongue behind his back.

John Bull is a very elderly party in commerce, and his long habit of dignity and aloofness, acquired through generations of being the Whole Thing commercially, calls for a little necromancy. In some way he must be impressed with the fact that he doesn't want a given commodity, that it isn't any good, and that he can't use it. Then he wants it, and will have it, and defends it against the world.

Some Yankees work by writing to him and getting an appointment.

Others work through Smithers. Hardly any American house that has succeeded in England but has a staff of British salesmen. Many have failed in the attempt to engraft the Yankee salesman on British commerce. Smithers is a low-priced article, for one thing. And for another, he responds to intelligent encouragement and training, especially when caught young. An American sales manager over British salesmen—that is the ideal English arrangement.

An English sales manager is a queer creature according to our standards. "We have one," said an American branch manager, "and until six o'clock in the evening, when we get him out and warm him up with a Scotch-and-soda, he has exactly the geniality, inspirational value and initiative of a burial certificate."

With due allowance for his training and environment, there is no reason why Smithers should be other than he is—a commercial dum-dum bullet. But taken from the dank shadow of a British sales manager, coached in American methods until he knows how to talk, and what to say, and has a good stage presence, Smithers succeeds admirably. American success in England is very largely built upon him, and when passive John Bull sees what he may be transformed into he begins to suspect that before long he will need this rejuvenated Smithers in his own business.

### Two Kinds of Strategy

SENATOR ANKENY, of Washington, is a candidate for reelection, and his opponent is Representative Jones, one of the three members of the House from that State.

Ankeny thought he must do something for the Puget Sound country to help along his canvass, and, after great deliberation, decided to introduce a resolution in the Senate asking whether the Navy Department would look with favor on the stationing of three submarine torpedo boats in the Sound waters as a means of protection for that coast. He put in the resolution and, that afternoon, saw some visitors from Washington who are his friends.

"I did a good thing for Washington this morning," said Ankeny with ill-concealed pride.

"What was it?" asked the friends.

"Why, I introduced a resolution asking whether the Secretary of the Navy thought it advisable to station three submarines in the waters of Puget Sound, and, if he does, I'll introduce a bill making an appropriation for the boats. All I want is to hear from the Secretary. I guess that will make Jones mad because he didn't think of it."

"Didn't think of it!" shouted one of his friends. "Why, when we were over at the House this morning, Jones told us he had put in a bill appropriating five million dollars to build five submarines for our waters, and he didn't monkey around waiting for information, either."



"I'll Come Out There and Thrash You"



He has Exactly the Geniality, Inspirational Value and Initiative of a Burial Certificate



# SENSE AND NONSENSE

## His on the Line

ROBERT HENRI, the artist, was among the crowd at a large private view of new pictures in New York not long ago, and was pausing before a portrait by Sargent, when he noticed a big, brawny man, who looked like anything but an artist, engaged in admiration of the same canvas and murmuring: "They have given me a good place at last!"

Henri grew interested immediately. "You are in this sort of work?" he asked.

"Been in it for twenty years," assented the stranger, "and this is the first time I ever got on the line."

"Ah, indeed?" echoed the now thoroughly interested artist. "And where is your picture?"

The stranger pointed to the Sargent. "Right there," he responded.

"That?" said Henri. "Why, Sargent painted that!"

"Painted it!" sniffed the brawny man. "Yes, I think Sargent was the name of the man that painted it, but it was me made the frame."

## A By-Product of Frogs

AFTER a series of bombardments, an agent of one of the Eastern life insurance companies wrote the application of a prominent produce shipper in Houston, Texas. The application was for twenty-five thousand dollars. This was pretty nice work for one sling of the pen. The applicant, according to the report of the company's local examiners, made a healthy showing. Hence, the agent did not suffer that suspense that racks an agent's mind when he is awaiting the company's action on a case where tubercular taint shows in the family history.

In time, the agent's mail brought him a little yellow slip from the home office. In stereotyped phrase his man was rejected. Ye gods and little fishes, what a rage! He was off for the telegraph office in an instant. Ordinarily, a company does not care to explain the causes of rejection even to agents. But here was an exception, because this particular agent is a heavy producer. Read the exchange of telegrams on that day:

To the Medical Director: "Why was — rejected?" Signed, AGENT.

To Agent: "Didn't know he was rejected. I passed him." Signed, M. D.

To Inspection Dept: "What's matter with —?" Signed, AGENT.

To Agent: "Mr. — shipped six carloads frogs to St. Louis week ago." Signed, MGR. INSPECTION DEPT.

To Inspection Dept: "Mr. — shipped twelve more carloads frogs to-day. What's that to do with rejecting him?" Signed, AGENT.

To Agent: "Mr. — is engaged indirectly in sale or manufacture of malt, spirituous or vinous liquors." Signed, MGR. INSPECTION DEPT.

To Inspection Dept: "What have frogs sent to St. Louis to do with liquors?" Signed, AGENT.

To Agent: "They went to brewer who will get the hops out of them."

The agent, at the last rejoinder, remarked how frail a person is when facetious. He walked to the post-office to mail in his resignation, but pulled out a policy issued clean on the frog shipper. Then he glanced at the calendar. It showed April 1.



## Honey Bee

I wrote my love a tender line—  
Said "Honey, be my valentine."  
Next day her answer came to me—  
'Twas simply, "Stung!"  
(Signed) "HONEY BEE."

## The Octoroon and the Centurion

WHEN Mr. Crosby S. Noyes, editor of the Washington Evening Star, celebrated his eighty-fourth birthday recently, he invited the members of the Oldest Inhabitants' Association to his house. One of the guests of the occasion was President Gallaudet, of the local college for the deaf and dumb, who, in offering a toast to the host's health, said:

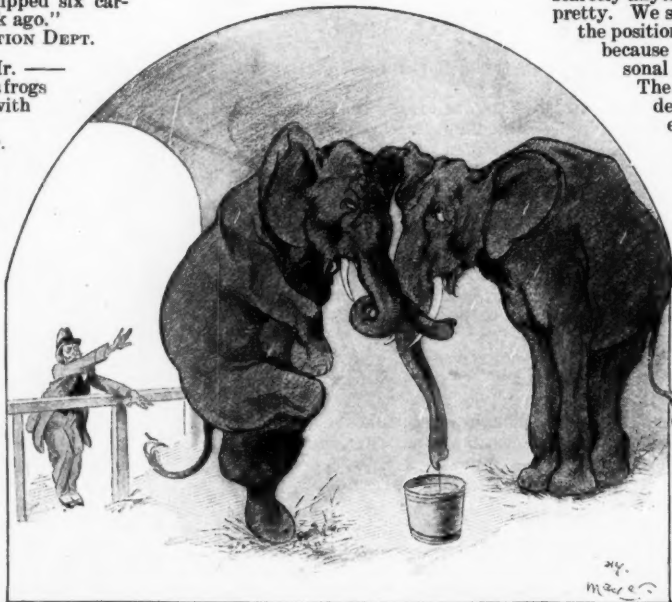
"We can no longer congratulate you, Mr. Noyes, upon being an octoroon, but we hope that some day we may have an opportunity of hailing you as a centurion."

## Before and After

How all the gods our brother-love  
Must view with cynic laughter;  
It's epithets the while you live,  
And epitaphs thereafter.

## Ironclad Arbitration

HAMILTON HOLT, the editor of the Independent, is, of course, equally well known as an advocate of world-peace and the federation of all nations. Some



"What's the Matter, Elsie?—You're in Agony!"  
"Yes, I Swallowed that Fellow's Walking-Stick  
and I'm Afraid I'll Have Appendicitis."

time ago, he says, a friend of his went to Washington in the same cause and called upon President Roosevelt.

"You believe in world-peace, of course, Mr. President?" asked Mr. Holt's co-worker.

"I do," replied the President warmly.

"Will you tell me, then, what you want to see happen in this country to further such ideals?"

"Certainly," answered the President.

"What I want is a Senate that will give me arbitration treaties and a House that will give me battleships."

## Waiting

WILL T. HODGE, now starring in the Tarkington play, The Man from Home, once entered a café, and, giving his order, turned his attention to his newspaper. Time elapsed, but, possessing a meek disposition, Hodge patiently waited until forty-five minutes had

fled. Then, summoning his courage, he beckoned the head waiter, and made a humble inquiry about the meal.

"Who took your order?" queried that worthy.

Hodge described him to the best of his ability, and faintly when he was told that his waiter had been discharged half an hour before.

## The Only Way

He "lisped in numbers"; lucky bard!  
He sought a rhyme for "month,"  
And since he lisped it wasn't hard;  
He thought of it at "oneth."—N. W.

## Too Much of Him

"My dear," the tall, fat wooer cried,  
"I am a timid elf;  
I lack the words to tell my love.  
I can't express myself!"

She eyed his corpulence a while;  
Then, in a tone sedate,  
"Of course you can't express yourself,"  
She said: "You're overweight."

## To Have and to Hold

ELEANOR ROBSON was talking the other day about her success in England when she took to those shores the Zangwill play, Merely Mary Ann, with which she first won her prominence in America.

"While I was over there," she said, "it became necessary to engage for a very minor part a new actress. She would have scarcely anything to say, but she had to be pretty. We secured several candidates for the position and all were brought to me, because I always want to have personal supervision of such matters.

The very first one was a woman of decidedly Cockney voice, general coster appearance, a face that would have served well to stop the traffic on Oxford Street, and of an age that must have antedated the debut of Sir Henry Irving. As kindly as possible I intimated that she would hardly do.

"Not do?" she cried. "I'd like t' know why not? You advertised as 'ow yer wanted one as was young an' good-lookin', an' I'm barely twenty, an' when I was eighteen I was very frequent took for Mrs. Pat Campbell."

"Indeed? I wonder what you'll be taken for at twenty-one?" She drew herself up proudly. "Miss Robson," said she, with a very strong emphasis on the "Miss," "I opes that afore I'm twenty-one I'll've been took for better for worse."



THE three most notable advances in corset making in recent years are these: The invention of Rust-Proof by us in 1894—no improvement in corset boning has been made since that time; the introduction of hose supporter corsets by us in 1902, which revolutionized the corset art; and now in 1908 the standardizing of the construction of our 61 styles, so that every corset bearing the name of Warner's, whether selling at \$1.00 or \$5.00, shall be equal in wear and unbreakableness.

Warner's  
Rust-Proof Corsets

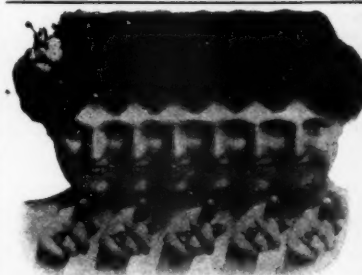
They may vary in price according to fineness of materials, beauty of trimming or elaborateness of pattern—but all cloth must meet the same standard of wear, all boning meet the same standards of strength and flexibility, all patterns fit equally well the figure for which they are intended.

Security Rubber Button Hose Supporters attached to every pair. We have an illustrated book, fully instructing women in the correct fitting, wearing and caring for their corsets. Sent free upon request to any of our offices.

\$5.00 TO \$1.00 PER PAIR

The Warner Bros. Co., New York, Chicago, Oakland.

EVERY PAIR GUARANTEED



## Don't forget

that CALOX is the only Oxygen Tooth Powder, —that it's the Oxygen that renders it so wonderfully efficient—that Oxygen is the only substance that will whiten the teeth without injury—that it's the Oxygen that destroys the germs and so stops decay, and finally—that the big men in Dentistry and Medicine both use and prescribe CALOX.

"The Oxygen does it."

Sample and booklet sent on receipt of 5 cents.

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Pure Olive Oil

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60c buys a pint can delivered free in U. S.

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# YOUR SAVINGS

TO THE great mass of people who have no savings and who work for wages the first aid in times of distress is the pawnshop. Tradition and popular association make it the abode of avarice and oppression. In reality it is simply a place of business where money is loaned on collateral, often at excessive rates of interest. Full brothers of the grinding pawnbrokers are the various kinds of loan sharks who are to be found in nearly every city, and who lend money on salaries, household goods and various other things at rates that are often as much as one hundred per cent. a year. Once in the clutches of these people it is difficult to escape.

Long ago Austria, Spain, Italy and other Continental countries provided national pawnshops which charged a nominal rate of interest. These national money-lending establishments have had various successors, including provident and workingmen's loan associations, and cooperative, municipal and people's banks. With all of these institutions the aim has been identical—to lend money on terms and in a way to teach the value of saving.

Let us take, for example, the case of New York City, where more people need money than in any other place in the country. Through the work of the Provident Loan Society many thousands of people are rescued each year from the pawnbrokers. Beginning with a contributed capital of one hundred thousand dollars, its operations have extended to many millions. The plan is simple.

Any person in New York can go to one of these branches of the society and borrow an amount from twenty-five cents up. The borrower is required to deposit what is known as non-bankable collateral, consisting mainly of jewelry and clothing. The interest averages one per cent. a month. To encourage a prompt repayment only one-half of one per cent. is charged if the loan is paid within two weeks. On sums of two hundred and fifty dollars and over the interest is at the rate of ten per cent. a year. This is interesting when contrasted with the rate of thirty per cent. for the same time which the New York State laws permit pawnbrokers to charge.

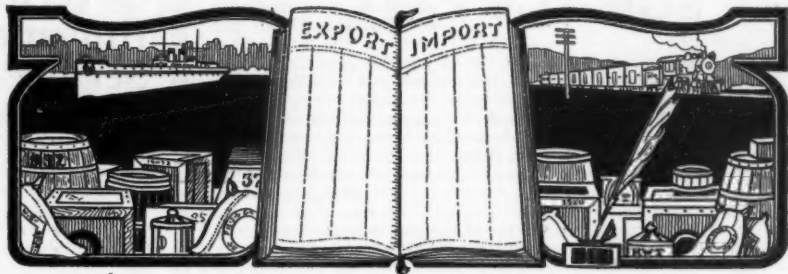
## How the Society Works

The Provident Loan Society keeps the collateral for sixteen months. If it is not redeemed in that time it is sold at auction. In case it brings more than the sum loaned and interest, the difference is given to the borrower. The society has five branches in New York and one in Brooklyn. Last year it loaned out ten million six hundred thousand dollars, and altogether two hundred and eighty-four thousand people were accommodated. The average loan was thirty-seven dollars.

But what is most important of all is the fact that the society saved its patrons approximately five hundred thousand dollars. In other words, if there had been no such philanthropic lending agency this large sum would have gone to pawnbrokers and other money-lenders in excessive interest. Thus it was really saved for the people.

Aside from the constructive aid that it has rendered, the society has proved one thing which is of interest to every person who owns any sum of money, and it is this: that, at what might be called human rates of interest, it has been able to carry on its business successfully, earn an adequate return on the money employed (averaging six per cent. a year), and provide for an emergency fund.

There are similar organizations in other cities, such as, for example, the Collateral Loan Company of Boston, the first of the kind in the United States. One striking



## SOME HELPS TO SAVING (II) PROVIDENT LOANS AND PEOPLE'S BANKS

result of the operation of these organizations has been the reduction, in more than one city, of the rates of interest charged by pawnbrokers. Other similar organizations are the St. Bartholomew Loan Bureau of New York and the Workingmen's Loan Association of Boston, which lend on chattel mortgages, and thus enable the borrowers to retain the property offered as security for the loans. The average rate of interest charged is one per cent. a month.

The connection between this form of philanthropic lending and saving is simply that, instead of creating the feeling that borrowing is easy, the idea is developed everywhere that if there had been savings no borrowing would be necessary. Again, people have been able to keep their self-respect with this kind of lending, because it is frank, fair, businesslike and in the open. As a result of the work and the economic lessons it teaches, thousands of savings-bank accounts have been started in New York and elsewhere.

### Banks for All the People

In Europe this kind of lending has been successfully combined with the practice of saving and has played an important part in promoting the welfare of the people. Instead of taking the form of societies (save for the friendly societies of England, which are mainly secret), it is on a definite banking basis and reaches practically everybody. In Germany, for example, it is to be seen in its highest development in the cooperative savings-banks, and also in the municipal banks.

The cooperative savings-banks differ from the great majority of American savings-banks in this way: most of our savings-banks are trustee or mutual banks. They are simply depositories of the people's funds, and these funds are invested to the best advantage. There is no capital stock. Interest is paid on the deposits. The affairs of the bank are administered by trustees who are reputable and philanthropic citizens, who give their time free of charge. These banks do not lend money. The German cooperative banks, on the other hand, not only receive savings but lend money. More than this, they permit the savings depositors, who may also be stockholders, to have a voice in the conduct of the institution. The people are taught that savings are not mere possessions of wealth or money, but also implements of work to be employed in the best and safest way, thus applying the theory, so often urged in this department, that in order to make money you must make what money you have work and earn more.

In all these people's banks—for such they are—the motto has been: "Maximum of responsibility, minimum of risk, maximum of publicity." Another rule which guides them is this: "Vigilance, careful examination alike of the borrower and the loans, and conscientious repayment of the money loaned."

With these banks the saving idea is dominant. In fact, they have been called "the second degree of saving," because they represent "the intermediate stage and the ultimate purpose of saving." By means of them the small farmer can buy his farm, the shopkeeper can own his shop, and the clerk can purchase his home.

There are two branches of the cooperative banks in Germany. One branch was founded by ... Schultz, who was a

native of Delitsch, and is called the Schultze-Delitsch System; the other was developed by Doctor Raiffeisen, and is called the Raiffeisen System. The first named is for the benefit of everybody, and capitalist and laborer may share its benefits; the second is practically for farmers, and really constitutes a sort of rural bank.

Any citizen, no matter how humble, may own stock in these banks, and one share entitles him to all privileges. The original price of the Schultze-Delitsch shares was thirty marks (a little over seven dollars). The shares may be bought on the installment plan with regular payments every week. These shares pay a dividend. The working capital is obtained in three ways: by loans from other banks and individuals, by the sale of stock, and by the deposit of savings. The character and stability of every shareholder and borrower must be well known before he can be a part of the banking machinery. The borrower must state specifically what his loan is for. If it is discovered that it is not being properly applied it is called in at once.

The Government is represented in the conduct of these banks. There is a general assembly, which includes all the shareholders; a supervising council, similar to the board of directors in American banks; and the board of managers, composed of the director, cashier and controller. The best tribute to these cooperative banks is found in a German expression which, when translated, means: "He who builds Raiffeisen banks destroys almshouses."

Variations of the German plan may be found all over Europe. In many quarters they have wiped out usury, which has been a pest in the agricultural districts. Italy presents some fine examples of rural banks and other banks for the people. They were founded by Luigi Luzatti, who was once Minister of Finance of Italy. The majority of stockholders in these banks are farmers and small merchants. The shares are as low as twenty-five lire (about five dollars). The lending of money is one of the features. There is also a class of banks called the Casse Rurale, which are in agricultural districts, and save the farmers from the loan sharks. Everywhere they have been a force for thrift and savings.

### The German Municipal Bank

There is still another form of bank for the people. It is known as the municipal bank, and it has reached, perhaps, its highest development in Germany. It is simply a savings-bank under municipal control. Since the German municipalities are admirably organized it follows that the banks should have the same qualities.

When located in big cities these banks have numerous sub-stations, which are open until late at night for the convenience of the depositors who have to work. In Berlin alone there are nearly a hundred of these branches. A feature of these banks is that all the writing—that is, the filling out of deposit slips and withdrawal blanks—is done by the bank clerks. If there is any mistake it is the fault of the bank. In some of the cities, notably Mainz, the city savings-bank sends out collectors to collect the people's savings. Most of the depositors have a fixed sum which they deposit each week. It is the aim to increase this sum from time to time. Thus saving becomes a regular part of the family's weekly schedule. The smallest sum is accepted. The rate of interest on these savings deposits ranges from three and a third to four per cent. Like the American savings-banks, the Germans invest much of their funds in real-estate securities.

In France the municipal banks are managed by local boards serving without pay. The interest ranges from three to three and a half per cent.

## Good Bonds

4¼ to 6½ on your money with safety—if you know how and where to invest it. Requires study, experience, caution.

Our business is to give advice, and select conservative investments.

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# ODDITIES AND NOVELTIES OF EVERY-DAY SCIENCE

## Drugs in "Soft" Drinks

SO FAR as the special investigation has gone, which was recently begun by the Government Bureau of Chemistry, it does not appear that the so-called "soft," or "temperance," drinks, bottled in such enormous quantities nowadays, contain any appreciable amounts of alcohol. In this respect they seem to be quite innocuous. But analyses have already shown that many of them are "doped" with much more dangerous drugs.

It is, indeed, mainly for the purpose of detecting and identifying these drugs that the present inquiry is being conducted. Probably the most common of them is caffeine—the active principle of coffee. It is a cheap and easily-obtainable commercial product, and, by reason of its efficiency as a heart-excitant, is often utilized by physicians to stimulate that organ and to render the circulation more vigorous.

Caffein is exactly the same thing as "thein," which is the active principle of tea, and the cheapest source from which to get it is tea leaves. Thus it happens that the commercial article, for medicinal or other uses, is extracted from the dust and stems comprising the refuse of the tea importing houses. Utilized as an ingredient of "temperance" drinks, it gives to the consumer much the same sort of "encouragement" that is engendered by alcohol.

Coffee in moderation does few people any harm, but its essential alkaloid, taken in frequent doses through the medium of "soft" beverages, may be highly injurious. The same remark applies to other drugs which, as the Bureau of Chemistry suspects, are introduced into such drinks. In order to find out exactly what their effects are, a new "poison squad" has been organized, and various beverages found to contain questionable ingredients of the kind will be tried upon the volunteers. As will be understood, of course, the idea is part of the plan, which the Government is now pushing, to purify the food and drink of the people.

It is suspected that some of these "soft" drinks do a great deal of harm. If so, the guilty ones will be identified. There is no question that several of them did formerly contain cocaine (introduced in the shape of an infusion, or "tea," made from the leaves of the coca plant), but the law prohibiting the sale of this drug has been so strictly enforced of late that manufacturers of such beverages have dispensed with it.

## Queer Jobs for Uncle Sam

THERE are a good many out-of-the-way employments under our Government, interesting by reason of their oddity, respecting which nothing is known by the public at large. They are found in all of the executive departments at Washington—for example, in the Treasury, where a certain woman, Mrs. Brown, devotes her attention chiefly to putting together the charred fragments of burned paper money. In this art she is the greatest living expert, and her busy season is the autumn, when people all over the country start up their stoves, forgetful in too many instances of the fact that they have consigned the family "wad," for safe-keeping, to these favorite hiding-places.

Another woman, Miss Lillian Howenstein, does nothing but draw pictures of insects, being employed for that purpose by the Department of Agriculture. Her skill is most remarkable, the work being done of necessity with the help of a microscope, so that every anatomical detail of each bug shall be duly represented. It is this young lady, still in her twenties, who illustrates all the bulletins of the Bureau of Entomology.

At the National Museum is employed a professional doll-maker, named Joseph Palmer. It is his business to construct all of the ethnological and other manikins required for the exhibits of the institution in question. Usually these figures are of life size and arranged in groups, so as to look as lifelike as possible. Much expertness is demanded in their construction, the unclad portions being commonly cast from corresponding parts of living human beings, though the bodies in many instances are made on wooden frames covered with burlap and stuffed with excelsior.

In the Library of Congress the entire labor of one man is devoted to the business of repairing ancient maps. His name is Charles W. Wells, and it is claimed that his equal in this highly-specialized art cannot be found anywhere. In specimens centuries old, reduced to tatters and faded to indistinctness, he replaces the missing pieces with paper closely resembling the original in texture and color, and by a remarkable process "redevelops" their hues, restoring them to brightness.

A woman who is now well known as the cleverest "blind reader" in the world is employed in the Post-Office Department. Mrs. Collins is her name, and her daughter, famous for her beauty, is the wife of Constructor Zahn, of the United States Navy. Some of the feats that she has performed in the way of deciphering illegible addresses on letters are almost beyond belief.

Then, for another instance, there is Mr. Handy (a brother of the late Moses P.), who keeps watch while all the paper money that comes into the Treasury for redemption undergoes its final destruction by stewing in a big iron tank. In the performance of this duty he represents the people of the United States, who, under the law, must see the work effectually and honestly done through the eyes of a person properly accredited.

## Helium Put to Work

NO SOONER nowadays is a new substance discovered than efforts are made to find profitable uses for it. Thus it has been with the gas called helium, which, curiously enough, was first identified not on the earth, but in the sun—whence its name, of course. About 1880 it was first noticed in the solar spectrum (or mechanically-produced rainbow) as a peculiar yellow line.

Helium is obtained to-day by heating monazite—the stuff that yields thorium, out of which incandescent gas mantles are made. When the gas is put into a glass tube, and a small current of electricity is passed through it, it glows with a beautiful and quite brilliant yellow light. The principle is the same as that of the Cooper-Hewitt light, the only important difference being that the latter employs in the same way a vapor of mercury. But the Cooper-Hewitt has the disadvantage of giving a ghastly blue-green illumination.

Apparently, one may put any kind of gas into a glass tube, and, after sealing it up, cause it to glow by passing electricity through it, the color of the light produced depending upon the kind of gas. Thus hydrogen, so treated, gives a white light, and nitrogen a pink light. Experiments are being made with the application of this idea to tubes of great length, which may be run all around the ceiling of a room, so as to distribute the illumination to advantage.

As for helium gas, no commercial or industrial use for it seems to have been found as yet, but it is being studied at the Bureau of Standards in Washington—sealed in a glass tube, in the manner described—as a standard for determining the intensity of other kinds of lights.

## Coal and its Cost

EVERY year rather more than 2000 men are killed in the coal-mines of the United States, and about 4800 are injured by accidents. The cost is one life, according to the figures of the United States Geological Survey, for every 190,000 tons mined. For every two men killed one widow is made and three children are left fatherless.

Three and a half men are killed in a year for every 1000 coal-diggers. The average household in this country burns five tons of coal per annum, with which fact in mind it is easy to reckon that the fuel supply of every 40,000 families costs one life for every twelvemonth. It is one of the taxes on civilization.

Though it is commonly imagined that the casualties incidental to coal-digging are attributable chiefly to explosions of gas or coal-dust, such is far from being the

truth, disasters of this sort being accountable for only about fifteen per cent. of the total mortality. News of great explosions always gets into the public prints, whence the popular error on this point.

The main cause of deaths is the falling of material from the "roof." When the coal has been dug away the rock overhead is always liable to drop upon the heads of the miners, unless it is carefully supported by adequate props. It is true that the law requires the mine-owners to furnish plenty of props, but often the workmen become careless, and disaster follows. In some instances the greatest precautions do not avail to prevent accidents of this kind.

Thus it happens that about fifty per cent. of all fatal accidents are caused by falls of the roof. Happenings of the sort kill men by ones and twos, and so are not reported in the newspapers. The balance of the casualties is put down under the head of "miscellaneous," the careless use of powder and the improper "tamping" of charges for blasting being conspicuous among the minor death-dealing agencies.

As ascertained by scientific study of the subject, explosions of gas (ordinarily "marsh gas") in mines occur only when the percentage of gas present in the air is not less than 7 and not more than 14. If there is less, it is not enough to explode; if more, it will smother a light, instead of igniting. With dust (though this varies a good deal with the kind of coal) it is much the same way, explosions being liable to occur only when there is a certain amount of it, neither too much nor too little, relatively to the air containing it. Of the philosophy—the reason why, in physics—of dust explosions nothing very definite is understood, though at the present time, with a view to solving the mystery, an elaborate series of experiments is being made, coal-dust mixed with air in different proportions being inclosed in metal chambers and set off by a flash.

## Reviving the Bicycle

WHEN the bicycle ceased to be a fad there were still a good many people who believed that its popularity would revive later. Nevertheless, the sport of riding the wheel seemed to be pretty dead, the collapse being at its worst in 1901. In 1904 only two hundred and fifty thousand bicycles were manufactured in this country. But in 1907 the number rose to seven hundred and fifty thousand, and during the present year no fewer than one million two hundred and fifty thousand new wheels will be turned out in American factories.

These figures, which are official, afford the best possible proof of the revival of popular interest in bicycling. Undoubtedly it was the very excess of the craze that did the most damage. People overdid the amusement and became tired of it. But a great many of them are taking it up again, and thousands of men who have not bestirred a wheel for half a dozen years are buying bicycles.

The bicycle dealers say that such men are dropping in every day to purchase wheels. One says that he is tired of riding on street cars and holding on to the strap. Another declares that he does not feel as well as he did when he rode a wheel every day. A third has decided that he misses the fun he used to have when a bicycle was always ready to take him anywhere. Besides, walking is a laborious method of locomotion, comparatively.

But it is also to be considered that the employment of the bicycle as a vehicle of practical utility is greatly increasing. Many business firms keep on hand and utilize from a dozen to fifty wheels. Thus an electric-lighting concern will have thirty or forty bicycles, perhaps, on which its men go about to make repairs and to attend to various odds and ends of work. Goods are delivered and advertisements are distributed by wheel. Indeed, the bicycle has here become indispensable.

Then, too, the comparative cheapness of bicycles at the present time is an important help to the restoration of their popularity. For forty dollars one can buy a more satisfactory wheel to-day than could be purchased for one hundred dollars when the frenzy was at its height ten years ago.

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# IS ROOSEVELT A MENACE TO BUSINESS?

Calling a Halt

**B**USINESS is, or should be, the individual endeavor of men for the purpose of obtaining a livelihood, independence or even wealth, by directing their energy to trade, manufacture or any useful occupation. The prosperity of any nation rests upon the prosperity and independence of her individual citizens. They are the producers of real wealth. That which is a menace to their business interests is a menace to the business interests of the nation.

The powerful combinations that have been formed in this country render fair competition almost impossible, and have increased the cost of living far more rapidly than the increased earning capacity of the average business man. The accumulated and deposited wealth of the nation in insurance and trust companies has been used by high financiers in reckless speculation to satiate selfish ambition for money power. These are facts which have been proven by the insurance investigations, the rebate disclosures and the banking conditions in New York.

That these conditions had become a menace to individual endeavor and the true business interests of the nation must have become apparent to President Roosevelt. He called a halt. The high financiers, the monopolists and the manipulators would not be unseated without a struggle. They struck back. By striking at the financial heart of the country and withdrawing currency from the arteries of trade they hope to disgust the people with the policy of the President. The people must be put to sleep in order to be robbed, and the manipulators are now handing out the dope. The policy of the President for the protection of the people has caused these drastic measures to be adopted, and may be, therefore, the remote cause of the present financial panic.

The proximate cause, however, can be traced to the necessity of the few whose business of preying upon the many has been interrupted. Their success or failure depends upon the action of the people in upholding the hands of the President in the realization that the time for the fight is now.

No great reform ever can be—ever has been—brought about without a conflict. Things must be readjusted upon a different basis, a safer and more equitable basis. Honest competition must be made possible. The cost of living must be reduced. The deposited wealth of the nation must be used for honest and legitimate business purposes and not for monopoly. The law of supply and demand must be restored, unhampered by manipulation and speculation.

To bring about this readjustment has become the business of President Roosevelt. His policy has brought about an upheaval. The conflict is on. The President, representing the true business interests of the country, and the people are on one side, the monopolists and money power on the other.—GEORGE R. REMBERT, Columbia, South Carolina.

## Backing Up the Banks

**T**HE money flurry was caused by bad laws, bad banking, bad bankers. The total money in the United States roughly is three billion dollars.

The amount of money carried in the United States Treasury in ordinary times is a little less than one billion dollars.

The amount of money in the United States outside the Treasury in ordinary times slightly exceeds two billion dollars.

Deposits in national banks, state banks, savings banks and trust companies, including deposits by banks in other banks, amount to about fifteen billion dollars.

The national banking laws, state banking laws and banking customs require that about fifteen per cent. of deposits be kept in cash in the vaults of the banks as a reserve.

This required reserve amounts to over two billion dollars, which, with the money in the Treasury, locks up in banking vaults all the money in the United States.

Very little money circulates in the United States except as the banks impair their reserves, or as the Treasury in emergencies loans part of its funds.

The greater the prosperity of the country, the greater the deposits in the banks; the greater the deposits in the banks, the greater the amount of money which must be taken from circulation and hoarded by the banks in their vaults as a reserve; the more business we do, the less actual money we have to do it with.

Was there ever a greater absurdity?

The financial institutions of New York probably held two hundred million dollars of actual cash in their vaults as a reserve, and refused to pay checks of interior banks having deposits with them.

The banks of Chicago must have had one hundred million dollars of actual cash on hand, yet they issued clearing-house certificates and held their money as a reserve.

It would be hard to ascertain the amount of money hoarded by the banks recently, but it certainly amounted to hundreds of millions. No doubt the people coaxed a little money from the banks, but the banks had the advantage of possession, and they made the most of it.

It was a bankers' panic, caused by too great prosperity, by backing disreputable enterprises, by large loans on questionable securities, and, last and worst of all, by bad banking laws, which leave the strong, solvent bank no alternative but to repudiate its obligations and hoard its reserve.

Whenever there is a panic the Government comes to the aid of the banks in some questionable and roundabout way. Why not authorize the Government to stand as backer for the banks in the first instance, and thus do in a legal and orderly manner what must be done in times of emergency, regardless of specific authority?

Let the Government guarantee deposits of national banks against loss.

Charge national banks a percentage on their capital and surplus to create an insurance fund sufficient to cover all losses.

Remove all restrictions as to reserve and allow banks to loan all their funds.

Establish sub-treasuries amply supplied with money in every business centre, and give to each sub-treasury authority to examine and supervise the banks in its district.

Let the sub-treasuries loan to national banks in their district any sum of money up to the full amount of deposits in such banks, at twelve per cent. per annum, upon pledge of securities held by banks requesting such loans, except in cases of insolvency, when the sub-treasury will take possession of such banks, immediately pay all depositors in full and liquidate the assets.

Give the Government full power by a general statute to issue paper money and to purchase gold by the issuing of bonds, and such further powers as may be necessary to carry out this plan.

Under this system there would be no financial panics except in times of war or in case of some great national disaster, when the stability of the Government itself was in doubt; there would be no inflation of the currency, because the high rate of interest charged by the Government would deter borrowing by the banks, except in cases of great emergency; there would be no runs on national banks, because the Government itself would be back of the bank; state banks would have to show themselves as safe as national banks, or national banks would get all the business; there would be plenty of money without further issues in ordinary times, because there would be no incentive to hoard it—in short, this plan, or some other embodying the same principles, would come very near to solving the requirements of a sane and elastic currency.

—J. A. ARBOGAST, Akron.

## The Honest Yardstick

**T**HE President is not a menace to legitimate business, but an everlasting nemesis to that class of financial aristocrats who have handled and lived upon other people's money so long, and with so little protest, that they have come to the conclusion that the doctrine of *lesse majeste* applies to their affairs.

If the mere statement of Mr. Roosevelt that the law would be enforced as to rich and poor alike, and that the same

yardstick would be used in measuring the crimes of the great as well as the small, should have brought

on panic, in my opinion, there could not have been a better time for it than the present.

So far from being a menace to business in the West, it is, beyond doubt, true that the President is more strongly entrenched in the good opinion of the people than at any time in the history of his administration. We do not believe him to be absolutely infallible, but we do believe him to be honest, square and just, and, in bringing the financial leaders as well as the financial buccaneers to a realization of the fact that our laws are going to be enforced with equal justice to all, he has made no mistake, but demonstrated backbone that the people generally appreciate and indorse.

—T. D. ROCKWELL, Spokane, Washington.

## Is My Investment Safe?

**P**RESIDENT ROOSEVELT is no more a menace to business than he is to religion. To fakery in any line he is a menace to be reckoned with. The recent conditions in Wall Street were the result of several causes, the principal one, in my judgment, being the application of the "business is business" methods to politics. The high tariff, accepted as a war necessity, was retained and extended in time of peace because business interests found it paid to play politics.

For quite forty years our politics, national, state and municipal, have had as determining factors large business interests. Laws have been made to suit these interests, and when it was found inexpedient to change an inconvenient law, the best legal talent was employed in formulating a plan to evade it. The dear people passed through the primary and grammar grades in this political business method, and are getting ready to graduate from the high school, after which some of us see better times ahead, when no "plum tree" will be shaken and the people, not business interests, will be represented in legislative halls.

Another cause is that, since 1896, financiers have been busy capitalizing "Hope"; calling one dollar two dollars by a process of sale or consolidation, until earnings, in most prosperous years, are made the basis of capitalization, and "streaks of rust" or paper prospects are put in mergers at many times their value. The number of financiers or business men employing, in a large way, illegitimate methods may have been comparatively small, but it was an active bunch, and it kept bond and stock printers busy.

Another cause was business banking, where officials of banks and trust companies used the moneys on deposit for the benefit of enterprises in which they personally were interested, and, in addition, unwise loans have been made on business prospects, the value of which is yet to be proven.

That the financial sky was only briefly clouded when the Asphalt Trust went to the wall, when the Consolidated Lake Superior bubble burst, when the United States Shipbuilding Company fiasco set people on both sides of the Atlantic laughing at the crude methods of some of our millionaires and legal lights, and when financial reputations fell like a house of cards during the insurance investigation in New York City, can be accounted for on the basis that our material prosperity was moving forward with rapid speed, and that the general financial condition was strong.

The recent disclosures in New York City in the matter of the Metropolitan Street Railway Company showed so plainly "addition, division and silence" methods in corporate management that the average investor asked himself, "What are my investments really worth?"—and before he had time even to guess at the answer along came the attempted copper corner with its unsavory revelations, and we met on every side the query, "Is my deposit safe?" Then the safe-deposit box, the bureau drawer and the stocking began to accumulate currency.

—DAVID J. PEARSALE, Mauch Chunk, Pennsylvania.



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# YOUNG LORD STRANLEIGH

(Continued from Page 11)

"Yes, my lord."  
"I am Edmund Trevelyan, a distant relative of the Stranleigh family. I'd allow you to call me Teddy, but I must not aspire so high. It might cause international complications."

"Yes, my lord."  
"I am one of your business managers looking after your railway investments in America. Peter Mackeller, here, is the other business manager, looking after your mining properties."

"Yes, my lord."  
"Now, Ponderby, from this moment, as a matter of practice, you will sink into oblivion that term 'my lord.'"

"Yes."  
"You will erase the word 'sir' from your vocabulary."

"Yes."  
"In America, if the reporters succeed in getting admission to your palatial apartments in whatever hotel in New York that is the most expensive, you will be a man who knows nothing of business. You will refer the reporters to either Mackeller or Trevelyan."

"Yes."  
"You will accept no invitations, either from the men to their clubs, or from the women to their mansions at Newport or elsewhere. Do you understand?"

"Yes."  
"You don't need to act a part at all, for that would be too much of a strain. You will just be your own cold, calm, contemptuous self, and, above all things, don't give the snap away. You must never forget, night or day, that you are Lord Stranleigh of Wychwood. Mackeller and I will not be stopping at your hotel, but will put up at a more modest hostelry."

"Yes."  
"Very good. You will set out at once to engage such servants as Lord Stranleigh would wish to accompany him. Secure a discreet valet who is acquainted with neither you nor me. We will take none of our own servants with us. You understand I am trusting everything to your discretion."

"Yes."  
"That will do, Ponderby."  
The new Lord Stranleigh retired with an added dignity, as if the temporary title had already fallen upon him.

"My dear Stranleigh," protested Mackeller, "you are surely not serious in what you propose? You will never attempt to carry out this masquerade?"

"My name's Trevelyan, if you please, Mackeller. You have just seen Lord Stranleigh disappear with all the pomp of the peerage."

Mackeller groaned.  
"You talked of my nonsense in believing about secret agents and detectives, but this madcap scheme —! It's perfectly absurd, and will be discovered before we've been in New York two days."

"Then Ponderby will disappoint me — that's all. Nevertheless, I've staked my money on Ponderby, and predict that, for the first time in your life, you will realize the true bearing of the British aristocracy. America is said to be the land of the free, and I want a slice of liberty. I want to knock around with the boys, dine at their clubs, accept what invitations I receive, and have a good time generally, while poor Ponderby sits in splendid gloom at the swell hotel. I have an idea, Peter, that we won't catch a weasel asleep. If Flannigan is all you say, he will arrange an interview with Lord Stranleigh. Half an hour's conversation with the stolid Ponderby will convince so shrewd a judge of men as Flannigan that he has encountered about the most wooden-headed fool that the universe has yet produced. I thus cherish a faint hope that Flannigan will underestimate the enemy. Anyhow, we'll see what happens. So to the West —"

"To the West, to the land of the free, Where the mighty Missouri rolls down to the sea."

"I believe it's the Hudson at New York, Mr. Trevelyan."

"All right. Make it so."

Before the Adriatic was forty-eight hours at sea Mackeller received a wireless message from Miss Sarsfield-Mitcham, in London, saying that one of her father's creditors had taken action to recover the amount due to him, with the result that the company had gone into liquidation.

This action seemed to have been begun in New York on the same day it was announced by cable that Lord Stranleigh had sailed on the Adriatic from Southampton, accompanied by an imposing suite of servants, and attended by his two business managers: Mr. Mackeller, the distinguished mining engineer, the newspapers called him; and Edmund Trevelyan, who was scoffingly referred to as the poor relation of the Stranleigh family, who was coming to America ostensibly to study the railway position, a subject, one reporter cabled, of which he was as blissfully ignorant as of the intricacies of American politics. Lord Stranleigh, the cable message from London stated, had paid ten thousand dollars to the White Star Line for the accommodation he had purchased for himself and suite on board the Adriatic.

The fact that legal action had been taken on the very day that Stranleigh sailed went far to convince our young man that the suspicions of Miss Sarsfield-Mitcham and Peter Mackeller regarding espionage on the part of P. G. Flannigan were correct, after all. Stranleigh had hitherto been very skeptical on this point; nevertheless, if Flannigan expected to sell up and possess all the effects of the company before the Adriatic arrived in New York he had counted without the opposition. Lord Stranleigh's advisers in London had made arrangements by cable with an eminent firm of lawyers in New York, who at once interposed on Sarsfield-Mitcham's behalf, and instantly blocked proceedings by beautiful legal methods, which must have convinced Mr. Flannigan that there would be no hole-and-corner sheriff sale of the patent and other assets of the company.

There had been a good deal of curiosity on the part of the Adriatic's passengers when it became known that the great Lord Stranleigh was on board, and the ladies, especially, were most anxious to get a glimpse of this aristocratic magnate; but Lord Stranleigh remained in his magnificent suite of rooms, partaking of all his meals there, waited upon by his own people, and not once during the voyage did he appear on deck outside of his own particular promenade, which was rigidly guarded from intrusion. In like manner, Lord Stranleigh maintained this rigid exclusiveness on the floor of the St. Regis Hotel which had been reserved for him.

But one man was having a riotously good time, and this was Edmund Trevelyan, his lordship's distant cousin, who was voted unanimously by all who met him as the best, most genial, most sensible Englishman who had ever drifted across the ocean. He was made an honorary member of all the leading clubs, and entertained at dinners that were select and the best of their kind.

Edmund Trevelyan learned that strict attention to business did not preclude a hospitality such as he had never before encountered, and which he felt he would have some difficulty in repaying adequately when his hosts honored him with a visit in London.

The sedate Peter Mackeller took no part in this round of festivities. With characteristic energy he plunged at once into the business that had brought them to America. The sixty-mile length of railway line and the rolling stock thereon, which the company had leased, were now tied up with the red tape of the insolvency proceedings, and so could not be touched, either by him or by Sarsfield-Mitcham. He at once secured another piece of line on Long Island, with two locomotives, captured Sarsfield-Mitcham, who was still garrulously optimistic, quite certain that his daughter would pull him through the legal tangle in which he found himself involved — the girl was now on her way across the ocean — and so, while the New York lawyers, by various expedients, held off the sheriff's sale, Mackeller and the inventor, with their assistants, were busily transforming the locomotives that were to accomplish the supreme test.

At last Peter reported to Edmund Trevelyan that everything was satisfactory, the invention all that Sarsfield-Mitcham had claimed for it. The New York lawyers were now instructed to withdraw all opposition and let a sheriff's sale come on in its due course. Trevelyan went with Mackeller over to Long Island,

and was convinced by practical observation that the life-saving scheme was a great success.

While he was away from New York he experienced a taste of P. G. Flannigan's quality that filled him with both chagrin and laughter. In some manner, never yet fully explained, for poor Ponderby was too bewildered, when his young master met him afterward, to give any understandable account of the affair, the dominant P. G. Flannigan had passed all the guards at the St. Regis Hotel as if he possessed the Open Sesame of the Arabian Nights, and was actually closeted for two hours and a half with the exclusive Lord Stranleigh. The newspapers rang with this important announcement. The richest man in England, if not in the world, was holding a private conversation, no witnesses present, with the greatest manipulator of railways then in existence. It was boldly stated that this had been the object of Lord Stranleigh's visit to the United States, and that he was going to place a thousand million dollars at the disposal of P. G. Flannigan. Flannigan stocks rose like balloons — that two hours and a half behind closed doors sent an electric thrill through the whole investment world. Interests opposed to Flannigan acted like houses of cards. Financial New York and London were filled with fear and uncertainty. How big was the cat, and which way would it jump? was the question which no one could answer.

When Flannigan emerged from those guarded rooms the reporters said that he looked pleasant and smiled, but would say nothing — at least, he would say nothing further than that his visit to Lord Stranleigh had merely been one of courtesy; that they had not discussed finance at all, as he had called solely to offer Lord Stranleigh the hospitality of his private car, inviting him to a tour over the lines he controlled, but he could not say yet whether Lord Stranleigh would accept or not; and this statement, being strictly true, was credited by no one on this unbelieving earth, cabled, as it was, all over the world.

The real Lord Stranleigh, when he heard all this, nearly doubled with laughter, as, back in his own room once more, with Peter standing seriously before him, he increased rather than calmed the latter's fears.

"That resourceful man," laughed Lord Stranleigh, "will make monkeys of us before he has done with us. Peter, we'd better pack up and get back to England while we've enough money left to pay our passage. Why didn't we take return tickets? Without so much as 'by your leave' he has walked into our inmost citadel. Why, look how his stocks have risen! He must have gathered in millions through that two hours' work, and the devil of it is that he told the exact truth when he came out."

"What did Ponderby say?" gasped Mackeller. Lord Stranleigh had just returned from seeing his valet.

"Say? Why, poor old Ponderby is dazed — doesn't know what he said, and doesn't know what he did. The dominating personality of this man has left Ponderby all in a tremble. He mops his brow when he thinks of it. Of course, all Flannigan desired was to stop there two hours and a half, and let the newspapers know it, and this he accomplished."

"Do you think he suspected that Ponderby wasn't really Lord Stranleigh?"

"Oh, goodness knows what he suspected. I rather surmise that he did not twig the situation, because, you see, he wasn't looking for that sort of thing. I also gather that Flannigan left with his mind made up that Lord Stranleigh was merely a stupid fool who, by luck, had stumbled into uncounted wealth. If this is so it is all to our advantage, for it may make Flannigan careless; but, be that as it may, the tussle comes on Thursday at three o'clock in the afternoon, and there I am depending on you to outbid all opposition at the auction sale. You will be quite ready with your special train for the public trial of the invention on Thursday morning at ten o'clock?"

"Quite ready."

"All right — I'll send out the invitations. We must have the principal newspaper men aboard, and all these millionaires who have been so kind to me."

"Don't you think," suggested Mackeller, "that it would be better to postpone the

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public trial until after we know who owns the patent? You see, we are unnecessarily coming right out into the open. Flannigan will then be certain that we are determined to acquire the patent."

"My dear boy, Flannigan is certain now. I am quite of your opinion that he has known every mortal thing we have done, even to our secret thoughts. Great man, Flannigan. I told you in the beginning I was going to fight Flannigan in the open. I regard his visit to Ponderby as being the throwing down of the gauntlet. It is defiance, and I expect to see him in person at the sheriff's sale, Thursday afternoon."

A distinguished crowd assembled at the western terminus of the Long Island railroad. Stranleigh had provided his guests with a sumptuous train of Pullman cars, in which materials for refreshment had not been overlooked. When he got the crowd together he briefly explained the nature of the invention, told them that on the bit of track at his disposal, something like a hundred miles away, there had been placed a locomotive fitted with this apparatus, and attached to a train of flat cars loaded with railway iron.

"You will realize," he said genially, "that if our train of Pullmans comes against such an object as that, and the apparatus doesn't work, you will witness a smash that may be worth seeing."

The party jubilantly mounted the Pullman cars, and the special pulled out.

It proved a very pleasant and speedy journey, and, as the train approached its destination, Edmund Trevelyan passed the word that all should assemble in the observation car at the rear, as that would be uncoupled, and the rest of the train shot on ahead. When this was done, conductors outside at each end of the observation car locked the doors, and Edmund Trevelyan smilingly made a startling announcement.

"Gentlemen," he said, "a remark was made to me before we started to the effect that I might have bribed fireman and engineer. That charge was true, but not in the sense the accuser intended. It was my desire that this test should be one never to be forgotten by any of those present. I have bribed both engineer and fireman to jump off, after having set their locomotive at its greatest speed. We are now running at something like sixty miles an hour toward five hundred tons of railway iron. By this time our engine-driver and fireman are twenty-five miles behind us, and the locomotive ahead is empty, dragging us through space at such speed as it has achieved, entirely uncontrolled, except by Mr. Sarsfield-Mitcham's apparatus."

There was a moment's silence. Some looked apprehensively out of the window at the flying landscape; one or two tried the door.

Suddenly the train gave a little shudder, and, in spite of themselves, one or two turned pale, but were relieved by seeing through the windows that the speed was lessening. Then they heard the crunch of the air-brake, and finally the train came to a standstill.

"My friend Mackeller," spoke up Trevelyan, "arranged the apparatus so that the two locomotives should stop at a distance of three hundred and twenty-five feet from each other. We will now see how close or how far out his calculation has been."

The conductors at each end unlocked and threw open the doors, calling humorously and stentorously: "All change!" The guests poured out into the open country, and there, grim before them, three hundred feet away on the single line of track, stood a fireless locomotive, with a long trail of iron-laden cars. The cab of their own locomotive was indeed empty, as Trevelyan had said. One millionaire, a valuable man with many interests all over the country, came forward to the smiling Trevelyan, but not to congratulate him.

"Young man," he said sternly, "I don't like a joke of this kind."

"It is no joke, sir," said Trevelyan, "but a serious effort to stimulate belief. You are like certain people in the Scriptures: a sign from Heaven wouldn't convince you. I think you all realize the importance of this invention now."

At three o'clock that afternoon Edmund Trevelyan and Peter Mackeller walked into the unnecessarily sumptuous offices of Mr. Sarsfield-Mitcham's ill-fated company. There were less than a score of persons present; for this sale, so far as the general public was concerned, represented the auctioneering of valueless effects, owned

by a firm that had failed to make good. The newspaper accounts of the trial of the invention that morning were already on the streets, but no reader connected them with this obscure sale. The splendidly upholstered chairs had been placed in two or three rows, with some ordinary wooden benches behind them, in case there should be a large attendance. The auctioneer sat at a desk, looking over some papers. Flannigan was not present. He had not come into the open, as Trevelyan had expected.

It was five minutes past the hour when the auctioneer arose and briefly recapitulated what he had to sell, asking for a bid. There was no reply.

"How much am I offered?" he repeated, and then spoke in a perfunctory way of the possible value of the patent, as well as the up-to-date nature of the machinery which Mr. Sarsfield-Mitcham had purchased for the manufacture of the device. Again there was silence, broken at last by Mackeller.

"Five thousand dollars," he said.

"Five thousand? Thank you, sir. That will do as a beginning. Now, gentlemen, what's the next offer for this valuable property? Shall I say ten thousand?"

"Six," spoke up a man at the farther end of the room.

"Six thousand I am bid. Any advance on six thousand? It's up to you, sir."

He nodded at Mackeller.

"Seven," said Mackeller.

"Eight," promptly replied the other.

"Nine," said Mackeller.

"Ten!"

"Eleven."

"Twelve."

"Thirteen."

"Fourteen."

"Fifteen."

"Sixteen."

"Seventeen."

"Eighteen."

"Nineteen."

"Twenty."

"Twenty thousand I'm bid for a property that's worth a hundred thousand if it's worth a cent."

"Twenty-five thousand."

"Twenty-six."

"Oh, really, I can't take thousand-dollar bids now. We'll go up by five thousands, if you please. Shall I say thirty?"

"Thirty."

"Thirty-five."

"Forty."

"Forty-five."

"Fifty thousand."

The young man at the farther end of the room rose.

"Mr. Martin," he said to the auctioneer, "would you mind waiting a moment until I use the telephone? I may say I am not bidding for myself, and I must communicate with my principal."

"Oh, I think that's all right," said Martin.

"Hold on," cried Mackeller, also rising.

"I protest against this. The sale must go on."

"I'll not keep you five minutes, sir."

"The sale must go on," repeated Mackeller determinedly.

"I think," said Auctioneer Martin suavely, "that it's quite within my province to postpone a sale, or even to stop it."

"I protest against such a decision," said Mackeller firmly.

"I know it is contrary to custom, and I believe it to be illegal."

"I shall register your protest," replied the auctioneer politely, then, nodding to the other, he said:

"Be as quick as you can. I'll allow you five minutes."

Mackeller sat down growling; the other fled to an inner room. He evidently knew where the telephone was situated. They heard the jingle of a bell and the murmur of a voice, but no words could be distinguished.

The young man returned.

"I ask you, Mr. Auctioneer, to accept bids of a thousand dollars."

"Very well," said the complacent auctioneer.

The bidding went on for a moment or two with one-thousand-dollar raises from the one, followed by five-thousand-dollar raises by Mackeller. Finally Mackeller, the light of battle in his eye, cried:

"A hundred thousand dollars," which staggered his opponent, who was looking anxiously behind him.

"Your bid, sir," nodded the auctioneer, but the young man did not respond.

"A hundred thousand! Going at a hundred thousand! Going at a hundred thousand! What name, sir?"

"Peter Mackeller."

"Going to Mr. Mackeller for a hundred thousand dollars. Last call. Any advance on a hundred thousand?"

"Half a million dollars!"

The words came like the crack of a whip, and every man in the room turned around. There, by the door, stood the redoubtable, much-pictured form and spectacled face of P. G. Flannigan. Peter was stricken dumb, and looked with despair at his comrade behind him.

"Half a million dollars," echoed the auctioneer, as if nothing particular had happened. Lord Stranleigh made no reply to Mackeller's mute appeal, but rose with a smile on his face, tiptoed his way to the back of the room, and held his hand out to P. G. Flannigan.

"How are you, Mr. Flannigan?" he said, in a voice so low that none but the man to whom it was addressed could hear. "I am Lord Stranleigh of Wychwood, but I trust to your discretion that you will not give me away, as the saying is."

Flannigan's glasses seemed to flutter and blink.

"The deuce you say!" muttered Flannigan. "Then who—then who—"

"Who raised your holdings of stock forty millions or thereabouts, Mr. Flannigan? Why, my valet, an excellent man named Ponderby. You rather knocked him out that afternoon."

"Any advance on five hundred thousand dollars? Third and last time!"

"Six hundred thousand," said Stranleigh, in a quiet voice which was, nevertheless, heard in the farthest corner of the room, so great was the stillness and the tension. "Look here, Mr. Flannigan, just one word. I am going to own this property, and every dollar you bid against me I shall make you pay back when you are compelled to use this invention on your line."

"You think you can do that?"

"Certainly! We had a test of the invention this morning. Pullman car train—lots of millionaires present, and newspaper men, too. The newspaper men did not flinch—I'll say that for them, but I nearly scared the mortal lives out of some of your best financial citizens."

"Six hundred thousand! Third and last time! Mr. Flannigan, it's against you, sir."

"Wait a moment," said Flannigan, as if he commanded the universe; then to Lord Stranleigh: "Go on, sir."

"I had the engineer and fireman jump off, and send us along the line at sixty miles an hour against some forty trucks of railroad iron standing on the single track. If that invention hadn't worked, Mr. Flannigan, you wouldn't have had me here to oppose you, but, as it has worked, I'm going to own it."

"I'm waiting for your bid, Mr. Flannigan," said the auctioneer, seemingly eager to show his independence of even so great a man. The mallet hovered over the desk.

"Seven hundred thousand," cried Flannigan impatiently.

"A million," replied Stranleigh, with great sweetness.

"Look here," said Flannigan curtly, "will you compromise?"

"Yes."

"On what terms?"

"Give the million I have bid to old Sarsfield-Mitcham, then you and my friend Mackeller take hold of the company, Mackeller absorbing Sarsfield-Mitcham's share, and you holding your own."

"That will give him control."

"Yes, but he's a splendid man, and as long as you work straight with him you have nothing to fear."

"It's against you, Mr. Flannigan," said the auctioneer.

"I agree to that," he nodded at Lord Stranleigh; then to the auctioneer: "All right, let him have it. He seems to want it worse than I do."

Then to Stranleigh:

"Bring your friend around to my room in half an hour, and we'll settle details. Your name—your name, I think, is Mr. Trevelyan, isn't it?"

"Yes," replied Stranleigh.

"Then, good-afternoon, Mr. Trevelyan. Delighted to have met you."

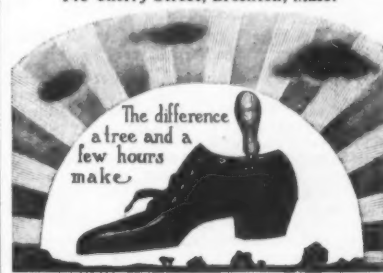
"Good-afternoon, Mr. Flannigan."

Editor's Note—This is the second of a new series of stories of the Adventures of Young Lord Stranleigh, by Mr. Barr.



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# A SENATOR OF THE SIXTIES

(Concluded from Page 7)

When I first knew him he was a reporter on the Territorial Enterprise, which was otherwise a very reputable paper, published in Virginia City, and his brother, Orion Clemens, was a respectable young gentleman, and well liked.

Sam Clemens was a busy person. He went around putting things in the paper about people, and stirring up trouble. Naturally, he was not popular. I did not associate with him.

This Clemens one day wrote something about a distinguished citizen of Virginia City, a friend of mine, which was entirely characteristic of Clemens, as it had not the slightest foundation in fact. I remonstrated with him. Said I:

"You are getting worse every day. Why can't you be genial, like your brother Orion? You ought to be hung for what you have published this morning."

Said Clemens: "I don't mean anything by that. I do not know this friend of yours. For all I am aware he may be a very desirable and conscientious man. But I must make a living, and so I must write. My employers demand it, and I am helpless."

He said he wrote it "because it was humorous." Maybe it was. I did not undertake to argue with him. I could not see it, and so I let it go at that.

Clemens had a great habit of making fun of the young fellows and the girls, and wrote ridiculous pieces about parties and other social events, to which he was never invited. After a while he went over to Carson City and touched up the people over there, and got everybody down on him. I thought he had faded from our midst forever, but he drifted back to Virginia City in a few weeks. The boys got together and said they would give a party, and invite Clemens to it, and make him feel at home, and respectable, and decent, and kindly, and generous, and loving, and considerate of the feelings of others. I could have warned them, but I didn't.

Clemens went to that party and danced with the prettiest girls, and monopolized them, and enjoyed himself, and made a good meal, and then shoved over to the Enterprise office and wrote the whole thing up. He lambasted that party for all the English language would allow, and if any of the guests were unfortunate enough to be awkward, or have big feet, or a wart on the nose, Clemens did not forget it. He fairly strained his memory.

### Mark and the Highwaymen

Of course, this made the boys angry, and they decided to get even. There was a stage that ran from Carson to Virginia City, and Clemens was a passenger on it one night. The boys laid in wait, and when the stage lumbered by a lonely spot they swooped out, and upset it, and turned it upside down, and dragged Clemens out, and threw him into a cañon, and broke up his portmanteau, and threw that in on top of him.

He was the scariest man west of the Mississippi; but the next morning, when he crawled back to town, and it was day, and light, and safe, he began to swell a little, and pretty soon he was bragging about his narrow escape. By and by he began to color it up, and add details that he had overlooked at first, until he made out that he had been in one of the most desperate stage robberies in the history of the West, and it was a pretty poor story that he couldn't lug that one into, by the nape of the neck, sort of casually.

After that he drifted away, and I thought he had been hanged, or elected to Congress, or something like that, and I had forgotten him, until he slouched into my room, and then, of course, I remembered him. I said: "If you put anything in the paper about me I'll sue you for libel." He waved the suggestion aside with easy familiarity. Said Clemens: "Senator, I've come to see you on important business. I am just back from the Holy Land."

Said I, looking him over: "That is a mean thing to say of the Holy Land when it isn't here to defend itself. But maybe you didn't get all the advantages. You ought to go back and take a post-graduate course. Did you walk home?"

Said Clemens, not at all ruffled: "I have a proposition. There's millions in it. All I need is a little cash stake. I have been to

the Holy Land with a party of innocent and estimable people, who are fairly aching to be written up, and I think I could do the job neatly and with dispatch if I were not troubled with other—more—pressing—considerations. I've started the book already, and it is a wonder. I can vouch for it."

I said: "Let me see the manuscript."

He pulled a dozen sheets or so from his pocket and handed them to me. I read what he had written and I saw that it was bully.

Said I: "I'll appoint you my clerk in the Senate, and you can live on the salary. There's a little hall bedroom across the way, where you can sleep, and you can write your book in here. Help yourself to the whisky and cigars, and wade in."

### A Deferred Thrashing

He accepted all of my invitations in the modest and unassuming manner for which he had been noted in Nevada, and became a member of my family, and my clerk.

It was not long before Clemens took notice of Miss Virginia. Her timid nature shrank from him, and I think she was half afraid of him. He did not overlook any opportunities. He would lurch around the halls, pretending to be intoxicated, and would throw her into a fit about six times a day.

He would burn the light in his bedroom all night, and started her figuring up her expense account with an anxious, troubled face. Pretty soon he took to smoking cigars in bed.

She never slept after this discovery, but every night would lie awake, with her clothes handy on a chair, expecting the house to be burned down any minute, and ready to slip out at the first alarm; and she became so pale and thin and wasted and troubled that it would have melted a pirate's heart to see her. She crept to my room one day, the mere shadow of her former self. She no longer leaned over backward, as she usually did, because of being so straight and dignified, but was badly bent. I was shocked.

She said: "Senator, if you don't ask that friend of yours to leave I shall have to give up my lodging-house, and what will become of me then? He smokes cigars in bed all night, and has ruined my best sheets, and I expect to be burned out any time. I've been on the alert now for three weeks, but I can't keep it up much longer. I need sleep."

I told her to leave the room, and I called Clemens.

I said: "If you don't stop annoying this little lady I'll give you a sound thrashing—I'll wait till that book's finished. I don't want to interfere with literature. I'll thrash you after it's finished."

He blew some smoke in my face. Said he: "You are mighty unreasonable."

I thought he would behave himself after that. But, one day a week later, Miss Virginia staggered into my room again, in a flood of tears.

She said: "Senator, that man will kill me. I can't stand it. If he doesn't go I'll have to ask you to give up your rooms, and the Lord knows whether I'll be able to rent them again."

This filled me with alarm. I was very comfortable where I was. I sent her away kindly, and called Clemens.

Said I: "You have got to stop this foolishness. If you don't stop annoying this little lady I'll amend my former resolution and give you that thrashing, right here and now. Then I'll send you to the hospital, and pay your expenses, and bring you back, and you can finish your book upholstered in bandages."

He saw that I meant business. He said: "All right, I'll give up my amusements; but I'll get even with you."

He did. When he wrote Roughing It he said I had cheated him out of some mining stock, or something like that, and that he had given me a sound thrashing, and he printed a picture of me in the book with a patch over one eye.

Clemens remained with me for some time. He wrote his book in my room, and named it The Innocents Abroad. I was confident that he would come to no good end, but I have heard of him, from time to time, since then, and I understand that he has settled down and become respectable.

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# IN THE OPEN

**ANALYZING** American character appears to afford the world a deal of talk. England says we are wasteful, France calls us money-grubbers, Germany, in bitter envy, claims we are sharp; but none denies that the American is the man "on the job" when his interest is aroused. The difficulty is to get him on the job, or, rather, to distract his attention a moment from the job he already is on—only an upper-cut, or showing him how his fifty cents can earn one dollar, will accomplish it. And I intend to do both this week.

From time to time you are hearing about heroic endeavors to keep the forests of this country from disappearing; and, no doubt, because you are in the boot and shoe, or the dry-goods, or grocery, or other business seemingly not associated with trees, you give slightest heed, or no heed at all. Now, if you keep your eye on this page until I have finished I think you will discover that your business, whatever it be, is affected, and that you can make money by lending a hand to save the national wood supply stations. Figures do not make enlivening reading, but they are convincing.

Thirty years ago about forty-five per cent. of the hardwood of the country came from Ohio and Indiana. In 1899 these two States, together with Illinois, produced twenty-five per cent. of the total output, but in 1906 only fourteen per cent. To make up this deficit in the country's needs it was necessary to draw more heavily on the resources of the other States. Thus Maine, which had cut twenty-nine million feet in 1899, cut seventy-three million in 1906; New Hampshire cut sixty million in 1906 as against twenty-three million in 1899; the three Lake States—Michigan, Wisconsin and Minnesota—furnished eighteen per cent. of the cut of 1906, as against twelve per cent. in 1899; Missouri, Arkansas, Texas, Louisiana and Mississippi produced fourteen per cent. of the entire hardwood harvest in 1899, but, in 1906, they contributed seventeen per cent.; what is known as the Appalachian group of States, comprising Maine, New Hampshire, Vermont, Massachusetts, New York, Pennsylvania, Maryland, Virginia, West Virginia, Kentucky, Tennessee, North Carolina, South Carolina, Georgia and Alabama, supplied forty per cent. of the total cut in 1899, but in 1906 they furnished forty-eight per cent.

## Cutting Out in New Fields

Now these percentages of increase do not, as the superficial reader might conclude, represent or imply a real increase of State timber. On the contrary, the figures unmistakably indicate that the States from which formerly the entire supply was taken have become exhausted and that other States, not before drawn upon, have, of necessity, been forced to submit their own impoverished stock to the axe that the public demand might be satisfied. In almost every instance the State cut fell below normal, although showing an increase in proportion. For example, every one of the Lake States fell off in amount of cut, though taken all together it did not decrease to such an extent as that of the rest of the country; the Appalachian group increased its proportion six per cent., but the cut which gave that estimate was actually one hundred and twenty-one million feet short of the year previous.

Do not grow restive under these figures, of which I am using only so many as to make plain their lesson to the simplest mind.

Boiled down, these figures mean that the original centres of hardwood supply in America are practically exhausted, and that, to furnish the amount required, the present cut is widely distributed and heavy in every State where there are even small bodies of timber which ought not to be disturbed. The hardwood lumber cut of the United States decreased nearly fifteen per cent. between 1899 and 1906, when the last estimates were made; and it is interesting to note that, during this same period, the output of pig-iron increased fifteen per cent., while that of cement increased over one hundred and thirty per cent.

Such comparative figures might suggest the decrease of wood due to preference for

## All Together to Save the Forests

other kinds of building material, but the truth is that this decrease occurred during a period when all American industries were racing forward, and when there was the most pressing demand for every class of structural material. In fact, during this same period the wholesale price of wood (hardwood lumber) advanced from twenty-five to sixty-five per cent. in the face of the further fact that every known kind of hardwood found in sufficient quantity to make it useful was being put on the market, and that it was being cut in every State and in every locality where it existed sufficiently to be cut with profit.

What industries would a hardwood shortage affect? I shall not give you many figures, but note these: Ohio's cut was reduced by half between 1899 and 1906, and from 1900 to 1905 the decrease in hardwood manufactured products fell off fifty-seven per cent., and this great State dropped from fourth to twentieth place on the list. The number of employees fell to forty per cent. In Indiana the amount of wages paid decreased thirty-six per cent. in the hardwood lumber manufacture industry. In Illinois one-fifth of the total manufacturing capital is invested in industries requiring hardwood and employing sixty thousand wage-earners.

I can give you equally impressive figures touching several other lines of business, as, for example, cooperage, furniture-making, musical instruments, wagon manufacture, agricultural implements, not to mention the railroads and the telephone and telegraph lines.

This reads as if the cutting of trees is a matter which concerns about every one, does it not? But it has, perhaps, even a more important phase in its relation to the water supply of the country; for, as every schoolboy knows, America's greatest wealth is in its agricultural resources, and water is necessary to farming. It is also patent to the schoolboy that forests are essential to conservation of the water supply, as well as a protection against the otherwise damaging effects of rainfall. Where there is no guardian forest, floods follow heavy, seasonable rains, and, after that, drought. I need not bring figures to demonstrate this well-known sequence; the morning papers furnish you with evidence in their news columns almost daily during the season. But, if you desire to see the work of erosion which is going on wherever the country has been shorn of its natural reservoirs, select any stump-littered side hill of which you may happen to know, and pay it a visit after the next good, hard rain. After that pay your respects to the axe man.

## The Business End of the Stick

Are you beginning to realize that preserving the forests is not merely sentimental, or even political, but a big, vital matter of national significance, a business proposition both for you and for me; not for tomorrow, but for to-day? And we need to make haste lest we be too late, whatever our especial business may be; for this bigger thing is the force which sets in motion all our little trades and professions and grants them license to keep going.

Two factors of the national domestic economy of the United States touch the pocket of every American, no matter what his "business": one is preservation of the forests, which protect the soil and conserve the water that gives life to the crops and prosperity to America; the other is protection of the birds which prey upon the insects which otherwise destroy the crops that make easy money.

We are prone to laugh at the Englishman's habit of writing to the London Times whenever he wishes to lodge a protest against an infringement of public rights, but it would be well for America if we thought more of public weal and not so much of private weal, and had more of that same public spirit at which we poke

fun. We "kick" often enough and hard enough, but we do not kick at the right time or in the right manner. What

to-day does not concern our pocketbook we consider no business of ours. Moreover, we are "too busy" to go to the primaries, and so our local politics are run by the lowest and most vicious elements; "too busy" to bother with "going to meetings, and so our laws remain inadequate to handle the precious lot of rogues we have thus developed in circles of "high finance"; we see no immediate increased sale in our butter and egg or other business, therefore we cannot "be bothered" by sending a dollar, or take the time to write, or make any personal effort to keep the crop protectors from being slaughtered and the agricultural reservoirs from being destroyed. Fortunately we have a President in Theodore Roosevelt who is not too busy, and who has the head to see clearly the incalculable value to the American people of preserving the forests and protecting the birds, and the courage to act boldly in their interest. If Mr. Roosevelt had done nothing more during his term than pursue his far-sighted, public-spirited policy of creating national forests the American people would still have ample cause for gratitude. No President has done so much in this direction, and none has had such determined opposition.

## The Foes of the Trees

There is a group of men at Washington who seem to be bending every agency to handicap the efforts of the President and of Gifford Pinchot, Chief Forester, and of the good Americans who are backing them up, to make further additions to the national forests. Last winter what is known as the Appalachian Forest Bill was passed successfully until it reached Speaker Cannon, of the House, who killed it. Why he did so he has not been able satisfactorily to explain; but, at all events, in so doing he lost the respect of those who hitherto had believed in his loyalty to American farm interests.

This winter the Appalachian Bill is coming up again, and, if the farm interests of this country are to be served, every one of those interested must get busy, and get busy at once. Now, this bill provides for making a national forest of an area which not only includes seventy-five million acres of hardwood, but also includes the wooded districts on the head waters of streams which supply several of the most valuable agricultural regions within the Appalachian State group I have already named. Last season, just after Speaker Cannon had killed the first bill, a disastrous flood visited the cut-over region of this section, almost as if Providence had thought to visit upon us a swift, practical lesson, while the subject was on every tongue, of the harm which comes to regions that are dependent on their farming interests and have not had sense enough to keep their forests.

Do we need another?

Sit down at once and let your Representative and your Senator know how you feel on this subject. Make them understand that you expect them to use their influence and their votes for the people.

If enough of you write the day will be won.

And America needs all of its forests for the people, and all of its water for the crops.

—"FAIR-PLAY."

## Some Salary Figures

IN 1900, there was one salaried man for every thirteen wage-earners. In 1905 there was one salaried man to every ten and a half wage-earners. To-day about sixty thousand officers of manufacturing corporations draw average salaries of \$2335 each, and then there are four hundred and sixty thousand superintendents, managers, accountants, clerks, etc., who average a shade under \$950 each. Of these, one salaried employee in every six is a woman, which raises the male average of pay. For, where the salaried man gets a bit under \$1050 a year, the salaried woman draws less than \$500. These figures apply only to factories, it must be remembered.

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Orchid Tobacco is an entirely new blend. It's the culmination of a century's experience in the production of smoking tobaccos.

It has an exceedingly attractive aroma, a flavor and taste superior to anything before offered to pipe smokers. It's so delicate, refined and enticing that every puff brings keener appreciation. This delightful flavor is natural, developed and perfected solely by careful selection and skill in curing and blending. No artificial flavor has been added.

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is for the discriminating smoker, the man who appreciates the difference between good tobacco and the exceptionally fine tobacco.

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The Oldest Independent Tobacco Manufacturers in the Country





## The Leisure Class of Chicago

(Concluded from Page 13)

I never had my hair cut or my nails manicured so often in my life. I don't know what the barbers and the manicure girls out there will do now.

And, if you went to a good manicure place, you'd see positively thousands of women, and they'd all look at you as much as to say: "I wonder why you were discharged from your position, and why you can't get another."

Jack, for three solid days we tried to detach some appreciable fragment of masculine society from the agglutinated pyramid of Chicago labor.

I say labor. Not business. Labor. Some of our friends were not in business. One, for instance, was a writer and one was an artist. But they were all equally glad to see us if we'd only come around for luncheon at one o'—

It's too painful to talk about.

At the end of the third day we felt as if we were a perpetual box-party, with no other spectators in the theatre, and with all Chicago on the stage, giving a continuous performance. We were on the wrong side of the footlights. It was very cold where we sat.

On the morning of the fourth day the Leisure Class of Chicago and I were sitting at the club at about twelve o'clock, waiting for luncheon. Our four chairs were turned back to back. We had seen a good deal of each other.

Just then, absolutely unexpectedly, an old friend of mine came in. He said he had moved to Kansas City. He had come to Chicago to buy—

He hadn't uttered more than twenty additional words before I had him over in Charlie's office.

Charlie was charmed to see me. He rushed over toward me. "Won't you lun—" I raised my hand.

"Hold on," I said. "This man is a friend of mine. He's going to put up an eight-story factory and he needs—"

Charlie is the most imperturbable man I ever saw.

"Lunch and dine with me, won't you?" he said.

Well, it did last all through luncheon and all through the afternoon and all through dinner. At about nine o'clock we got the papers signed. It was all finished.

It wasn't till then that I woke up to what I had been doing. I had put through a hundred-thousand-dollar deal. I had gone to work.

Katherine was at the theatre. I rushed over and said good-by to her and rushed back to the station and got into my train just in time.

I told Charlie to send my things after me. He stood on the platform and he seemed genuinely sorry to see me go.

"I'm sorry," I said, "but I must. There's a contagion here. Hold on to my friend from Kansas City. I leave him to you. But I'd better go back. I haven't got the stamina of those three young heroes I've been associating with. If I stayed here I'd become a captain of industry. I can't resist my environment. I succumb to temptation. I'm a moral weakling. If I stayed here I'd just collapse into strenuousness and I'd start in and—"

I waved my hand at him and turned into the car and came face to face with the sturdy, broad-shouldered, middle-aged man I'd met out at the club the second night of my stay in Chicago after the polo game.

"Rather slow train for you, isn't it?" I said.

"Yes," he replied. "But it gets me into New York Monday morning, anyway. And it gives me all Saturday night and all Sunday night on the road, so that I can go to bed and get some sleep. This is how I rest. Good-night!"

The most restful thing in Chicago, Jack, is any out-bound night train with one upper berth still unreserved.

My broad-shouldered friend talked to me the next day from Buffalo to Rochester.

"If you wanted to play around with Chicagoans," he said, "you oughtn't to have come to Chicago. You ought to have gone to Carlsbad. We have quite a brisk export trade in leisure-class fellows. They don't stay with us long. If we could get rid of our hams as easily as we get rid of them we'd be happy."

Since I got back here I've had a letter from Chicago. One of my three faithful friends has vanished from the turbid scene at the foot of Lake Michigan, and has wafted himself away to a distant and softer clime. I don't know why he left. I suppose he was lonely. But I look upon his withdrawal in the light of a defection. What are his two friends going to do? Each of them will have to add fifty per cent. to his present burden in the way of exemplifying and perpetuating the arts of leisure in Chicago. It was a cowardly act. If there was any place where that young man was needed it was the Loop District in Cook County, Illinois. He will never have such a sphere of influence again. His duty lay there.

Well, anyway, when you are computing the extent of the Leisure Class of Chicago, you must remember that last withdrawal, and you must make a corresponding deduction from the grand total.

## CURIOUS CORN FACTS

FEW people realize what even a little improvement in corn culture means. During 1906 the United States grew ninety-five million acres of corn. This area produced 2,880,000,000 bushels of corn, worth in round numbers \$1,300,000,000. By simply adding one kernel to each ear you add \$1,620,000 to the returns from the area producing corn.

This increase is infinitesimal in itself and very few farmers who have adopted improved methods, or used pure-bred seed, will admit that less than two to three bushels per acre can be secured. Figure a little further. As stated above, in 1906 the corn crop covered ninety-five million acres. By increasing the yield one bushel to the acre, and figuring this at forty-five cents a bushel, the total value of the corn crop is increased \$42,750,000; by increasing the yield two bushels, \$85,500,000; three bushels, \$128,250,000; four bushels, \$171,000,000; five bushels, the stupendous sum of \$213,750,000.

The economic possibilities of the corn plant are almost unlimited. At the National Corn Exposition which was held in Chicago, October 5 to 19, 1907, one of the most interesting exhibits was that of household articles made from corn. This consisted of rugs, portières, table covers, mats, picture frames, etc., made from the corn plant.

More than five hundred thousand acres of unproductive swamp land within a radius of three hundred miles of Chicago can be made great corn fields; first by drainage, and, second, by the application

of potash or phosphorus or both. The first-named element is usually the one most needed and can be applied at a comparatively small cost. That these waste areas will eventually become great corn fields is almost certain. True, they will grow truck crops, but any considerable increase in the area devoted to truck will render the business unprofitable by glutting the market. The ever-increasing demand for corn will absorb almost any extra area without any appreciable effect upon the market. Land which now grows nothing can, at a cost of a few dollars per acre, be made to produce annual crops of from sixty to eighty bushels per acre. This has been definitely demonstrated during the last few years by at least three experiment stations in the Middle West and hundreds of practical farmers.

About one-third of all the land under cultivation in the United States is devoted to corn. It is grown on ninety per cent. of all the farms in the country. It is worth more than two and one-half times the wheat crop—the grain second in importance.

No grain lends itself so readily to scientific investigation and improvement as does corn. About twelve years ago the agricultural experiment stations began to appreciate this, and to-day no study is as popular as the study of corn. Almost every State has its corn-growers' associations, a few have corn-breeders' associations, and all corn States have annual corn schools, annual judging contests, and schools of instruction for expert judges.

## If You are a Merchant or a Responsible Individual, Here is a Money-Maker for You!

¶ There are hundreds of men in your town wearing made-to-order clothes, whom you could sell, if they heard of reasons why they should wear our clothes. All they need is to be approached intelligently and often enough.

¶ We'll go after these men for you—with our advertising, sent to every home in your town, as well as with strong, heart-to-heart talk in the popular magazines—and lots of it. And we back up the advertising with the goods.

¶ Our tailoring line will double your income each season—add to your reputation and bring the same customers back with their friends. We also show a variety of goods for ladies' suits and skirts.

¶ We take all the responsibility in regard to fitting—all you do is to take the customer's measure—and profit.

¶ Any responsible firm or individual can have our spring and summer outfit for the asking. It is not necessary for you to discard any other tailoring line.

¶ We can refer you to thousands of dealers making big profits selling our garments.

¶ There are two kinds of investments; the kind where you risk money and make it—the kind where you don't risk money and still make it. It's that kind of "all velvet" proposition we offer you.

¶ Do you want it? Sit down and write us a line—a postcard will do—and we'll send you full particulars of our proposition. Do it right now!

**GREAT WESTERN TAILORING CO.**

WM. D. SCHMIDT, Pres., Chicago, Illinois.

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**\$3.00** **\$3.50**

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W. L. Douglas makes and sells more men's \$2.50, \$3.00 and \$3.50 shoes than any other manufacturer in the world, because they hold their shape, fit better, wear longer, and are of greater value than any other shoes.

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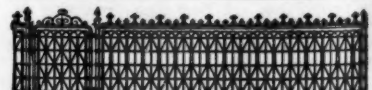
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## REGINA'S PATH IS CROSSED

(Concluded from Page 18)

was that I happened to be at the breakfast-table next morning when Stella made her scene. But it occurred to me directly I saw her that she had made up her mind to do something desperate. Rex and I were standing by the fire when she came down. What was her guardian angel doing to allow this pitiful, paltry scheme? She was very young.

"It's a funny thing, Rex," she said, "but I've been missing things dreadfully the last few days."

"Missing things?" He stared at her. "Yes—money and little trinkets, you know. Odd things that I've left about the dressing-table—"

"Stella!" "That little turquoise brooch you gave me—you remember? I can't find it anywhere this morning."

Rex was annoyed. "I thought the servants were beyond reproach," he said. "We must look into this." "I don't think it's the servants," Stella was gazing steadily into the fire.

"But—" He looked puzzled. I was puzzled, too.

Stella rushed on. "I've sent that girl into my room several times lately for scarfs and little things I've wanted; it occurred to me—"

"What girl?" Rex stared at her. Stella laughed—oh, foolish girl. "Why—your little slum girl, Regina, of course."

Rex's face suddenly grew very stern. "You must be mad, Stella," he said indignantly. "Whatever poor Queenie's faults are—and there are enough of them, goodness knows—she's not a thief!"

The girl's cheeks flamed; her eyes blazed. "I might have known!" she cried. "Rex, I won't stand it any longer. I will not stand it. No, Molly, don't go. Stay here and see me insulted and slighted for a child out of the slums—a little, low, thieving—"

"Hush! Take care, Stella—"

Queenie came in. Her face was pale, her eyes heavy. She looked as if she had slept badly. In her hand she held a little bunch of white carnations.

"You've been out early." It was I who broke the strained silence. Then I saw that the child's collar was fastened by a tiny oval brooch set with turquoises. Stella saw it, too, and gasped.

"Look! Look at that!" she pointed to the trinket with a hysterical catch in her voice. I thought she seemed more surprised to see the brooch than her previous suspicion warranted. She seemed, in fact, thunderstruck.

But Rex's boyish face flamed, and his tender mouth grew sterner than I had ever

seen it before. He caught poor Queenie's arm and drew her to him; then deliberately pushed away the black hair from her forehead and kissed her.

"I gave this little brooch to Regina," he said curtly. "I bought it when I went to Paris, at the same time that I bought yours."

Poor Stella. This was too much. I saw that she was trying to control her temper, but she was a spoiled girl—always a hopelessly spoiled girl.

"You give the same presents to that child as you give to me?" she cried furiously.

"Sometimes," said Rex coolly; "why not?"

Regina looked from one to the other with frightened eyes, then stole softly around to Stella's place and laid the little bunch of flowers on her plate. I was the only one who saw her do it. Afterward she crept out of the room.

"Rex!" Stella caught at the marble mantelpiece with her shaking hand and turned on him wildly. "The time has come when you must choose between us. I can't bear it. You must send that child back to her parents or—"

"Or?" repeated Rex. I don't know how he could, but I think they must have had other differences, those two, to bring matters to such a pitch.

Stella faltered and turned away. Then suddenly she saw the little bunch of carnations which Queenie must have gone out before breakfast to buy for her. There was a slip of paper tied to it. She snatched it up and read it through, then, with a cry of pure exasperation, pitched it into the fire. And indeed, I don't wonder that, in such a frame of mind, she found it the last straw.

Rex hastily raked the little bouquet out with the tongs, read the inscription and handed it over to me with an immovable face. I laughed; indeed, I couldn't help laughing, even at such a moment of pure tragedy. Poor Queenie, after obviously wrestling all night with her evil passions, had written in laborious round hand a characteristic message to her enemy:

"It is Blessed to Forgive." "It's the last straw," cried Stella, snatching it from me and casting it once more to the flames. "Choose, Rex—choose!"

Rex was silent. Stella caught her breath and turned to me with frightened eyes, and I—sorry for her as I was—I was silent, too. For I knew then, as well as she did, that the fortune-teller had told the truth, and that the fair lady who had crossed Regina's path had defeated her own ends.

## THE NEW REPORTER

(Concluded from Page 8)

by the President without consultation with Senators have been rejected and where there is a disposition to continue this.

Some day an enterprising showman will come along and take the rear row in the Senate, on the Democratic side, out under a tent. All the extraordinary are corralled in that one row, and it would make a fine show under canvas, as the greatest living human exhibition of Senatorial divergences and curiosities.

The first man, in the aisle seat, is Jeff Davis, of Arkansas, the fiery and untamed trust buster, who has announced his intention of eating 'em alive on every occasion.

Next to Davis sits Senator Taylor, of Tennessee, the only Senator who plays the fiddle. The Senator has not yet delighted the ears of the statesmen with any musical selections; but, if he ever does decide to play Turkey in the Straw instead of making a speech, he will jam the place.

After Davis comes William James Bryan, of Florida, the youngest Senator in the body and one of the youngest who has ever been in captivity. Senator Bryan confesses to thirty-one years, but he does not look it. He brought an elaborate outfit of clothes with him from Jacksonville, and has set out, apparently, to be the Adonis of the Senate—the Senate having long needed an Adonis, as most of those who could, by any stretch of the imagination, claim the distinction are not looking the part these days.

Right beside Bryan sits William Pinkney Whyte, of Maryland, who is now the oldest Senator, and who does not look it, either. He is a fine, courteous, dignified old man, spry mentally and physically, but entitled to admission because he sits in the row and because of his age qualification. He is more than fifty years older than Bryan.

Abutting Senator Whyte is Senator Gore, of Oklahoma, who is the only blind Senator. He is a young man, and he is reputed to be a brilliant one. His blindness is not so great a handicap as may be thought, for he gets around with celerity.

Next to him is Senator Owen, also of Oklahoma, who is one of the two Senators with Indian blood. Owen is one-eighth Cherokee. He looks like a leading man in a society drama, and accentuates his pulchritude by careful and youthful dressing. He already has added distinction, aside from his Indian blood. He introduced the shortest bill of the session. It read: "Resolved, that Government bonds may be used as legal tender." If he makes his speeches as short as that he will be very popular.

Last on the row is John Hollis Bankhead, who might be added to the exhibition for the purpose of giving it weight, for John Hollis is a weighty man, in body, mind and habit of speech. That is the rear row on the Democratic side. It is unique. It cannot be paralleled in the world. Buffalo Bill, Barnum and Bailey, and Major John M. Burke, please write.

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The Yale California



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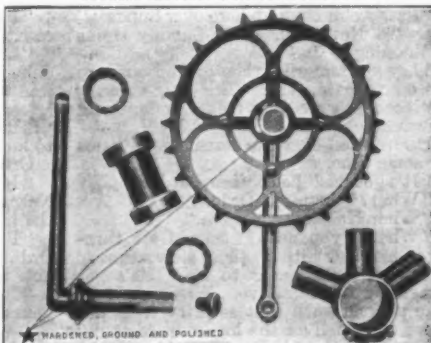
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# THE PARTNERS

(Continued from Page 5)

he assured that we get our logs on time. Now, I understood you to say that this new concern is a stock company."

Orde did not remember having said so, but he nodded.

"Vell, if you gif us a bond secured with stock in the new company that would be satisfactory to us."

Orde's face cleared.

"Do you mean that, Mr. Heinzman?"

"Sure. Ve must haf some security, but ve do not wish to be too hard on you boys."

"Now, I call that a mighty good way out!" cried Orde.

"Make your contract out according to these terms, then," said Heinzman, handing him a paper, "and bring it in Monday."

Orde glanced over the slip. It recited two and a quarter as the agreed price; specified the date of delivery at Heinzman and Proctor's booms; named twenty-five thousand dollars as the amount of the bond to be secured by fifty thousand dollars' worth of stock in the new company. This looked satisfactory. Orde arose.

"I'm much obliged to you, Mr. Heinzman," said he. "I'll bring it around Monday."

He had reached the gate to the grill before Heinzman called him back.

"By the way," and the little German beamed up at him, swinging his fat legs as the office chair tipped back on its springs, "if it is to be a stock company, you will be selling some of the stock to raise money—is it not so?"

"Yes," agreed Orde; "I expect so."

"How much will you capitalize for?"

"We expect a hundred thousand ought to do the trick," replied Orde.

"Vell," said Heinzman, "ven you put it on the market come and see me," he nodded paternally at Orde, beaming through his thick spectacles.

That evening, well after six, Orde returned to the hotel. After freshening up in the marbled and boarded washroom he hunted up Newmark.

"Well, Joe," said he, "I'm as hungry as a bear. Come on and eat, and I'll tell you all about it."

"I've got 'em all," continued Orde, as soon as the waitress had gone with the order. "But the best stroke of business you'd never guess. I roped in Heinzman."

"Good!" approved Newmark briefly.

"It was really pretty decent of the little Dutchman. He agreed to let us put up our stock as security. Of course, that security is good only if we win out; and if we win out, why, then he'll get his logs, so he won't have any use for security. So it's just one way of beating the devil around the bush. He evidently wanted to give us the business, but he hated like the devil to pass up his rules—you know how those old shell-backs are."

"H'm, yes," said Newmark.

"Got in your department a little, too."

"How's that?" asked Newmark, spearing a baked potato.

"Heinzman said he'd buy some of our stock. He seems to think we have a pretty good show."

Newmark paused, his potato half-way to his plate.

"Kind of him," said he after a moment.

"Did he sign a contract?"

"It wasn't made out," Orde reminded him. "I've the memoranda here. We'll make it out to-night. I am to bring it in Monday."

"I see we're hung up here over Sunday," observed Newmark. "No Sunday trains to Redding."

"They ate hungrily, then drifted out into the office again, where Orde lit a cigar."

"Now, let's see your memoranda," said Newmark.

He frowned over the three simple items for some time.

"It's got me," he confessed at last.

"What?" inquired Orde.

"What Heinzman is up to."

"What do you mean?" asked Orde, turning in his chair with an air of slow surprise.

"It all looks queer to me. He's got something up his sleeve. Why should he take a bond with that security from us?"

If we can't deliver the logs our company fails; that makes the stock worthless; that makes the bond worthless—just when it is needed. Of course, it's as plain as the nose on your face that he thinks the proposition a good one and is trying to get control."

"Oh, no!" cried Orde, astounded.

"Orde, you're all right on the river," said Newmark, with a dry little laugh, "but you're a babe in the woods at this game."

"But Heinzman is honest," cried Orde; "why, he is a church member, and has a class in Sunday-school."

Newmark selected a cigar from his case, examined it from end to end, finally put it between his lips. The corners of his mouth were twitching quietly with amusement.

"Besides, he is going to buy some stock," added Orde, after a moment.

"Heinzman has not the slightest intention of buying a dollar's worth of stock," asserted Newmark.

"But why—"

"Did he make that bluff?" finished Newmark. "Because he wanted to find out how much stock would be issued. You told him it would be a hundred thousand dollars, didn't you?"

"Why, yes, I believe I did," said Orde, pondering.

Newmark threw back his head and laughed noiselessly.

"So now he knows that if we forfeit the bond he'll have controlling interest," he pointed out.

Orde smoked rapidly, his brow troubled.

"But what I can't make out," reflected Newmark, "is why he's so sure we'll have to forfeit."

"I think he's just taking a long shot at it," suggested Orde, who seemed finally to have decided against Newmark's opinion. "I believe you're shying at mares' nests."

"Not he. He has some good reason for thinking we won't deliver the logs. Why does he insist on putting in a date for delivery? None of the others do."

"I don't know," replied Orde. "Just to put some sort of a time limit on the thing, I suppose."

"You say you surely can get the drive through by then?"

Orde laughed.

"Sure. It gives me two weeks leeway over the worst possible luck I could have. You're too almighty suspicious, Joe."

Newmark shook his head.

"You let me figure this out," said he.

But bedtime found him without a solution. He retired to his room under fire of Orde's good-natured railery. Orde himself shut his door, the smile still on his lips. With a sigh he fell asleep.

Some time in the night he was awakened by a persistent tapping on the door. In the woodsman's manner he was instantly broad awake. He lit the gas and opened the door to admit Newmark, partially dressed over his nightgown.

"Orde," said he briefly, "didn't you tell me the other day that rollways were piled both on the banks and in the river?"

"Yes, sometimes," said Orde. "Why?"

"Then they might obstruct the river?"

"Certainly."

"I thought so!" cried Newmark with as near an approach to exultation as he ever permitted himself. "Now, just one other thing: aren't Heinzman's rollways below most of the others?"

"Yes, I believe they are," said Orde.

"And, of course, it was agreed, as usual, that Heinzman was to break out his own rollways?"

"I see," said Orde slowly. "You think he intends to delay things enough so we can't deliver on the date agreed on."

"I know it," stated Joe positively.

"But if he refuses to deliver the logs no court of law will—"

"Law!" cried Newmark. "Refuse to deliver! You don't know that kind. He won't refuse to deliver. There'll just be a lot of inevitable delays, and his foreman will misunderstand and all that. You ought to know more about that than I do."

Orde nodded, his eye abstracted.

"It's a childlike scheme," commented Newmark. "If I'd had more knowledge of the business I'd have seen it sooner."

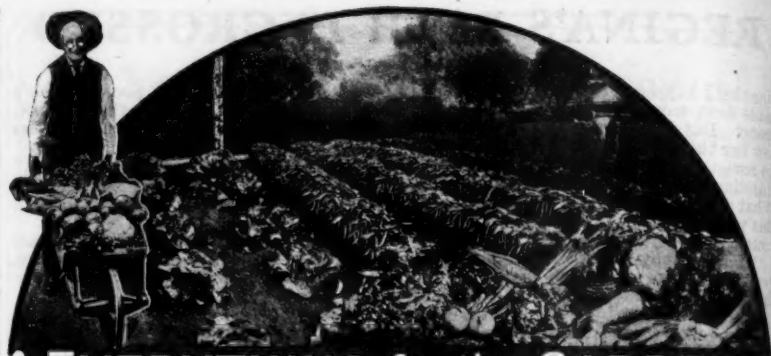
"I'd never have seen it at all," said Orde humbly. "You seem to be the valuable member of this firm, Joe."

"In my way," said Newmark. "You in yours. We ought to make a good team."

## CHAPTER III

"I HAVE Heinzman's contract all drawn," said Newmark on Monday morning, "and I'll go around with you to the office."

At the appointed time they found the little German awaiting them, a rotund



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smile of false good-nature illuminating his rosy face. Orde introduced his partner. Newmark immediately took charge of the interview.

"I have executed here the contract and the bonds secured by Mr. Orde's and my shares of stock in the new company," he explained. "It is only necessary that you affix your signature and summon the required witnesses."

Heinzman reached his hands for the papers, beaming over his glasses at the two young men.

As he read, however, his smile vanished and he looked up sharply.

"Vat is this?" he inquired, a new crispness in his voice. "You told me," he accused Orde, "that you were not prepared to break out the rollways. You told me you would expect me to do that for myself."

"Certainly," agreed Orde.

"Vell, why do you put in this?" demanded Heinzman, reading from the paper in his hand. "In case said rollways belonging to said parties of the second part are not broken out by the time the drive has reached them, and in case, on demand, said parties of the second part do refuse or do not exercise due diligence in breaking out said rollways, the said parties of the first part shall themselves break out said rollways, and the said parties of the second part do hereby agree to reimburse said parties of the first part at the rate of a dollar per thousand board feet."

"That is merely to protect ourselves," struck in Newmark.

"But," exploded Heinzman, his face purpling, "a dollar a thousand is absurd!"

"Of course it is," agreed Newmark. "We expect it to be. But also we expect you to break out your own rollways in time. It is intended as a penalty in case you don't."

"I will not stand for such foolishness," pounded Heinzman on the arm of his chair.

"Very well," said Newmark crisply, reaching for the contract.

But Heinzman clung to it.

"It is absurd," he repeated in a milder tone. "See, I will strike it out." He did so with a few dashes of the pen.

"We have no intention," stated Newmark with decision, "of giving you the chance to hang up our drive."

Heinzman caught his breath like a child about to cry out.

"So that is what you think!" he shouted at them. "That's the sort of men you think we are! I'll show you you cannot come into honest men's offices to insult them by such insinuations!" He tore the contract in pieces and threw it in the wastebasket. "Get out of here!" he cried.

Newmark arose as dry and precise as ever. Orde was going red and white by turns, and his hands twitched.

"Then I understand you to refuse our offer?" asked Newmark coolly.

"Refuse? Yes! You and your whole kapoodle!" yelled Heinzman.

He hopped down and followed them to the grill door, repeating over and over that he had been insulted. The clerks stared in amazement.

Once at the foot of the dark stairs and in the open street Orde looked up at the sky with a deep breath of relief.

"Whew!" said he. "That was a terror! We've gone off the wrong foot that time."

Newmark looked at him with some amusement.

"You don't mean to say that fooled you?" he marveled.

"What?" asked Orde.

"All that talk about insults, and the rest of the rubbish. He saw we had spotted his little scheme, and he had to retreat somehow. It was as plain as the nose on your face."

"You think so?" doubted Orde.

"I know so. If he was mad at all, it was only at being found out!"

"Maybe," said Orde.

"We've got an enemy on our hands in any case," concluded Newmark, "and one we'll have to look out for. I don't know how he'll do it; but he'll try to make trouble on the river. Perhaps he'll try to block the stream by not breaking his rollways."

"One of the first things we'll do will be to boom through a channel where Mr. Man's rollways will be," said Orde.

A faint gleam of approval lit Newmark's eyes.

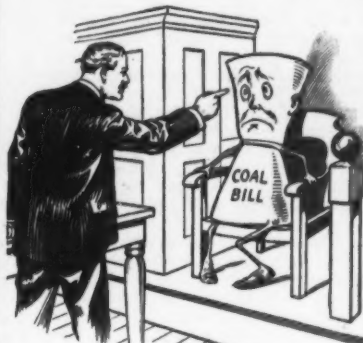
"I guess you'll be equal to the occasion," said he dryly.

Before the afternoon train there remained four hours. The partners at once

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hunted out the little one-story frame building near the river in which Johnson conducted his business.

Johnson received them with an evident reserve of suspicion.

"I see no use in it," said he, passing his hand over his hair, "sliced" down in the lumber-jack fashion. "I can run me own widout help from any man."

"Which seems to settle that!" said Newmark to Orde, after they had left.

"Oh, well, his drive is small; and he's behind us," Orde pointed out.

"True," said Newmark thoughtfully.

"Now," said Newmark, as they trudged back to their hotel to get lunch and their hand-bags. "I'll get to work at my part of it. This proposition of Heinzman's has given me an idea. I'm not going to try to sell this stock outside, but to the men who own timber along the river. Then they won't be objecting to the tolls; for if the company makes any profits, part will go to them."

"Good idea!" cried Orde.

"I'll take these contracts to show we can do the business."

"All correct."

"And I'll see about incorporation. Also I'll look about and get a proper office and equipments, and get hold of a bookkeeper. Of course we'll have to make this our headquarters."

"I suppose so," said Orde, a little blankly. After an instant he laughed. "Do you know, I hadn't thought of that! We'll have to live here, won't we?"

"Also," went on Newmark calmly, "I'll buy the supplies to the best advantage I can, and see that they get here in good shape. I have our preliminary lists, and as fast as you think you need anything, send a requisition in to me, and I'll see to it."

"And I?" inquired Orde.

"You'll get right at the construction. Get the booms built and improve the river where it needs it. Begin to get your crew—I'm not going to tell you how; you know better than I do. Only get everything in shape for next spring's drive. You can start right off. We have my money to begin on."

Orde laughed and stretched his arms over his head.

"My! She's a nice, big job, isn't she?" he cried joyously.

#### CHAPTER IV

THE new firm plunged busily into its more pressing activities. Orde especially had an infinitude of details on his hands.

All this took time, and the summer months slipped away. Orde had fallen into the wild life as into a habit. He lived on the river or the trail. His face took on a ruddier hue than ever; his clothes faded to a nondescript neutral color of their own; his hair below his narrow felt hat bleached three shades. He did his work, and figured on his schemes, and smoked his pipe, and occasionally took little trips to the nearest town, where he spent the day at the hotel desk reading and answering his letters. The weather was generally very warm. Thunderstorms were not infrequent. Until the latter part of August mosquitoes and black flies were very bad. About the middle of September the crew had worked down as far as Redding, leaving behind them a river groomed, tamed and harnessed for their uses. Remained still the forty miles between Redding and the lake to be improved. As, however, navigation for light draft vessels extended as far as that city, Orde here paid off his men. A few days' work with a pile-driver would fence the principal shoals from the channel.

He stayed over night with his parents, and at once took the train for Monrovia. There he made his way immediately to the little office the new firm had rented. Newmark had just come down.

"Hullo, Joe," greeted Orde, his teeth flashing in contrast to the tan of his face. "I'm done. Anything new since you wrote last?"

Newmark had acquired his articles of incorporation and sold his stock. How many excursions, demonstrations, representations and arguments that implied, only one who has undertaken the floating of a new and untried scheme can imagine. Perhaps his task had in it as much of difficulty as Orde's taming of the river. Certainly he carried it to as successful a conclusion. The bulk of the stock he sold to the log-owners themselves; the rest he scattered here and there and everywhere in small lots, as he was able. Some of the

five-hundred and thousand dollar blocks even went to Chicago. His little fortune of twenty thousand he paid in for the shares that represented his half of the majority retained by himself and Orde. The latter gave a note at ten per cent. for his proportion of the stock. Newmark then borrowed fifteen thousand more, giving as security a mortgage on the company's newly-acquired property—the tugs, booms, buildings and real estate. Thus was the financing determined. It left the company with obligations of fifteen hundred dollars a year in interest, expenses which would run heavily into the thousands, and an obligation to make good outside stock worth at par exactly forty-nine thousand dollars. In addition, Orde had charged against his account a burden of two thousand dollars a year interest on his personal debt. To offset these liabilities—outside the river improvements and equipments, which would hold little or no value in case of failure—the firm held contracts to deliver about one hundred million feet of logs. The partners decided to allow themselves a salary of twenty-five hundred dollars each.

"If we don't make any dividends at first," Orde pointed out, "I've got to keep even on my interest."

"I'm satisfied," said Newmark thoughtfully. "I'm getting a little better than good interest on my own investment from the start. And in a few years, after we've paid up, there'll be mighty big money in it."

He removed his glasses and tapped his palm with their edge.

"The only point that is at all risky to me," said he, "is that we have only one-season contracts. If for any reason we hang up the drive, or fail to deliver promptly, we're going to get left the year following. And then it's B-U-S-T, bust."

"Well, we'll just try not to hang her," replied Orde.

(TO BE CONTINUED)

Editor's Note—This story will be complete in five parts.

## Free to Doctors

IF ANY instrument ought to be beyond suspicion in respect to accuracy it is surely the clinical thermometer. Life and death may hang upon it. Nevertheless, when the Government Bureau of Standards not very long ago requested manufacturers of such thermometers to submit samples of their product for exact test, it was ascertained, after examining them carefully, that many of them were "off" as much as half a degree Fahrenheit, while in some cases the errors were even greater.

Observations of the instruments in large numbers suggested that the standard thermometers used as gauges by the manufacturers must be wrong, and, when examination of these was made, such was found to be in truth the case. Since then, to promote the employment of correct standards, the Bureau has loaned some of its own exact thermometers to manufacturers.

As a result the clinical thermometers now made in this country are much more accurate than those produced half a dozen years ago.

Manufacturers have eagerly taken advantage of the opportunity to send their instruments to the Bureau for test, and during a period of eight months no fewer than seven thousand of the little contrivances in which physicians put so much reliance have been subjected to official examination in Washington.

A machine for the purpose, constructed at the Bureau, consists most importantly of a cylindrical receptacle of metal containing water, into which the clinical thermometers are plunged, ninety-six of them at a time. Surrounding the water is a wire coil, through which a current of electricity is made to pass. The current, controlled by a simple arrangement of rheostats and switches, heats the water to any desired temperature.

A standard thermometer, which is exactly true, is immersed in the water together with the little fellows. The latter are tested at ninety-six degrees, one hundred degrees, one hundred and four degrees and one hundred and eight degrees. Those which are found correct within a certain margin of accuracy, which must be close, are guaranteed by Government certificate; those which do not pass get no guarantee. Thus a physician who buys a clinical thermometer from a reliable maker nowadays gets a certificate with it which assures him beyond question of its accuracy.

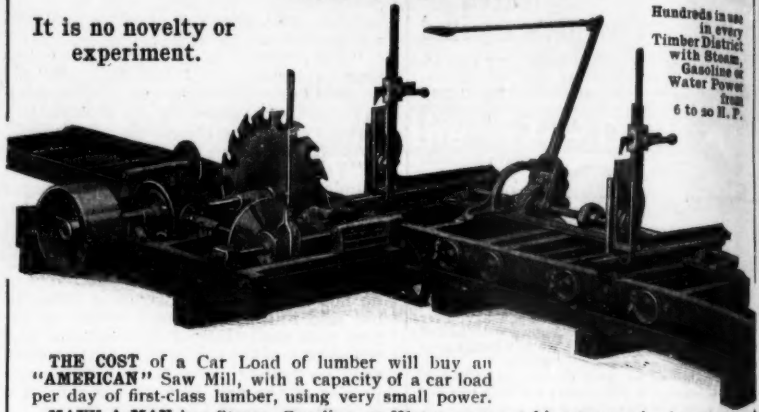
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